

**Қазтұтынуодағы Қостанай экономика колледжі  
Костанайский экономический колледж Казпотребсоюза**



**Professional English  
for students of Accounting and Economics**

**0518000 «Есеп және аудит», 0519000«Экономика»  
мамандықтары бойынша Қазтұтынуодағы жүйесінің колледж студенттеріне  
арналған кәсіби ағылшын тіліне байланысты лексика- грамматикалық  
материалдар  
ЖИНАҒЫ**

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языку по специальности 0518000 «Учет и аудит», 0519000«Экономика» для  
студентов колледжей системы Казпотребсоюза**

**Составила: Байкина Л.Т.**

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**Рецензенты:**

**Н.А.Соловьева**, к.п.н., доцент, заведующая кафедрой «ИК и СГД»  
Костанайского инженерно-экономического университета им.М.Дулатова

**Г.Т. Бердыгулова**, преподаватель английского языка, заместитель директора  
по воспитательной работе Костанайского экономического колледжа  
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## **Lesson 1.**

### **About myself.**

Read the text, translate and retell it.

My name is Elena. I'm 17 years old. I was born in Kostanay. In this year I entered Kostanay economic college. I like to study here very much. I like my future profession. My hobby is reading. I have many friends.

I have a family and our family is not very large. I have a mother, a father, a brother and a sister. We all live together in a new flat in one of the districts of Kostanay. Our family is very united. We like to spend time together and help our mother about the house. In the evenings we watch TV, read books and newspapers, listen to music or discuss everyday problems. We like to spend our weekends out of town. We often go to the village to see our grandparents. They are old- aged pensioners now but prefer to live in the country.

My father, Igor Ivanovich, is 48 years old. He is a tall ,with short black hair and grey eyes. He works as an engineer at a plant. He likes his work .By character my father is a quiet man, while my mother is energetic and talkative. Her name is Olga Petrovna. She is a teacher of music and plays the piano well. She is intelligent, patient and always ready to help. I've got good relations with my mum. She is always interested in what I do and I can always ask her for advice.

My brother's name is Boris. He is 25 years old. He is a businessman. He is not married .

My sister's name is Alla. She has blue eyes and lovely fair hair. She is a very good-looking girl. Alla is 14. She is a pupil of the 8 th grade. She does well at school and gets only good and excellent marks. Alla has a good sense of humour and she is very popular with her friends at parties.

I also have some other relatives: uncles, aunts and cousins . We are happy when we are together. It is really very important to have a good family where all people are tactful, helpful, and tolerant and respect each other. In such families children get on well with their parents. It's nice to have a good family.

### **Words**

plant	- завод
quiet man	- тихий человек
ready to help	- ГОТОВЫЙ ПОМОЧЬ
good relations	- хорошие отношения
good-looking girl	- красивая девочка
sense of humor	- чувство юмора
excellent marks	- отличные оценки
relatives	- родственники
uncle	- дядя
aunt	- тетя
cousin	- двоюродный брат/сестра

## **Exercises.**

### **I. Answer the following questions:**

1.How old is Elena? 2.Where does she study? 3.What is her hobby? 4.Where does she live? 5.Is her family very united? 6.What do they do in a free time? 7.Who live in the country? 8.Where do her parent's work? 9.What is her brother ? 10.Has he a son? 11.What is the name of her sister? 12.Is she a student or a schoolgirl? 13.Has Elena any relatives? 14.What kind of family has she?

### **II. Use the verbs in the correct forms:**

1.She (to be)17 years old.. 2.She (to like) her future profession .3.Our family (to be) not very large .4. We (to like) to spend time together. 5. We often (to go) to the village to see our grandparents .6. He (to work) as an engineer at a plant .7. By character my father (to be) a quiet man . 8. She (to be) intelligent, patient and always ready to help.  
9. I can always(to ask) her for advice. 10. We (to be) happy when we are together.  
11. It (to be) nice to have a good family.

### **III. Translate into English:**

1.Меня зовут Анара.2.Мне 17 лет. 3.Я студентка Костанайского экономического колледжа. 4.У нас не большая семья.5. Мой отец работает юристом на фирме, а мама бухгалтер .6.У меня есть два брата и сестра.  
7.Старший брат доктор, ему 25 лет, он женат.8.Второй брат студент Карагандинского университета, он будущий экономист.9.Моей сестре 10 лет, она школьница.10.Моя семья очень дружная и я люблю свою семью.

### **IV, Complete the sentences with prepositions below: in, to, at, with, on.**

1. I was born ...Kostanai.2.We help our mother ....the house.3. We often go .... the village to see our grandparents.4. He works as an engineer .... a plant.5. She does well ... school and gets only good and excellent marks.6. She is very popular .... her friends at parties.

## **Grammar .Articles. Noun.**

**Определенный (the) и неопределенный (a) артикли**

Артикль в английском языке выполняет две важные функции: во-первых, он указывает на то, что следующее за ним слово является именем существительным, и, во-вторых, показывает, идет ли речь в предложении об уже известном, ранее упомянутом предмете или этот предмет впервые вводится в разговор.

Если речь идет об известном предмете, о котором упоминалось раньше, и если этот предмет выделяется из класса ему подобных в ситуации, то существительное употребляется с определенным артиклем, например: **The air companies** only pretend to be punctual. (Авиакомпании только притворяются пунктуальными.)

В том случае, если мы хотим ввести в повествование или в разговор какой-то новый предмет или понятие, существительное употребляется с неопределенным артиклем, например: **There is a nice saying:** "If you have time to spare, fly by air." (Есть прекрасная поговорка: «Если у вас много времени, летайте самолетами».)

### **Так образуются английские слова (существительные)**

Для того чтобы хорошо овладеть английским языком, нужно знать основные модели словообразования, т. е. правила, по которым можно распознавать и строить новые слова из известных вам корней.

Познакомьтесь с основными способами образования имен существительных.

### **Суффикс -er**

write (писать) + **-er** - **writer** (тот, кто пишет, писатель)

work (работать) + **-er** - **worker** (тот, кто работает, рабочий)

teach (учить) + **-er** - **teacher** (тот, кто учит, учитель)

speak (говорить) + **-er** - **speaker** (тот, кто говорит, оратор)

Иногда при помощи этого суффикса образуются неодушевленные имена существительные.

record (записывать) + **-er** - **recorder** (записывающее устройство, магнитофон)

### **Суффикс -ist**

journal (журнал) - **-ist**—journalist (журналист)

science (наука) - **-ist**—scientist (ученый)

geology (геология) — **-ist** — **geologist** (геолог)

### **Суффикс -y**

modest (скромный) - modesty (скромность)

Обратите внимание: суффикс -y, при помощи которого образуются имена существительные, не следует путать с совпадающим с ним по форме суффиксом -y, при помощи которого образуются прилагательные. rain (дождь) + -y - rainy (дождливый)

dust (пыль) + -y - dusty (пыльный)

health (здоровье) + -y - healthy (здоровый)

wealth (богатство, процветание) + -y - wealthy (процветающий)

## **Lesson 2. My Hobby.**

### **Read the text, translate and retell it.**

Different people like different things, different people have different hobbies. I go in for sports, I like to play tennis. I go to play tennis every day. Sport is very important part of our life. Many people go in for sports, they jogging, walking, swimming, skating, skiing, train themselves in clubs and different sections. Physical training is an important subject at school. Pupils play volleyball, football, basketball. I have been playing tennis for 5 years. Tennis became very popular now. I take part in different competitions. To be in a good shape I'm jogging every morning and do my morning exercises. Everyone should do all he can to stay healthy and choose the sport he is interested in. I do not understand people who say that they like sport, but they only watch sport on TV. If one goes in for sports he feels much better, looks

much better, sleeps much better. Your physical appearance will change too. You will be slimmer and trimmer. And what is even more important you will not get sick often. Why do I go in for sports? Because I think that it is very important for a man to be strong and well-built. Sport is not for weak, because, you have to learn how to lose, and it's not easy. My favorite proverb says: "A sound mind in sound body".

I. Answer the questions:

1. What is your hobby?
2. What sports do you go in for?
3. Do you like summer (winter) sports?
4. What does it mean to be healthy?
5. Why did you chose tennis?
6. Who is your favorite tennis-player?

II. Write about your hobby.

## Practical Grammar

### The Present Simple Tense

• Употребляется для выражения действий, происходящих регулярно, постоянно, обычно.

• Используется с наречиями always, often, usually, sometimes, rarely, seldom, never, every day и т.д.

• For example: 1. We always do our shopping at Greenway.

2. He usually eats a sandwich for lunch.

• Для действий, которые постоянны и неизменяемы.

• For example: 1. Water boils at 100 C.

2. The sun rises in the East.

• В утвердительном предложении глаголы в 3-м л. и ед.ч. принимают окончание –s и –es.

### Образование Present Simple Tense

• Для образования вопросительных и отрицательных форм используются вспомогательные глаголы do и does.

## Lesson 3. Our college.

**Read the text, translate and retell it.** Our college is situated in the center of on Alfarabi street. It is the oldest colleges in Kostanay. The college is very well-equipped. On the ground floor there is a gym, canteen, a library and the director's room. On the first floor there is a large assembly hall, teacher's room, many laboratories and classrooms. On the second floor there are chemistry lab and a lot of rooms. I go to college six days a week. I am at college on Monday, Tuesday, Wednesday, Thursday, Friday and Saturday. I am not at college on Sunday. This is my day-off.

Classes begin at 8.30 o'clock. A lesson lasts for one hour and twenty minutes. We have a break between the lessons. We study many subjects at college. They are: Russian, Maths, History, English, Special subjects, Physical Education (P.E.) and others. In the Russian lessons we learn rules, write words and sentences. We count

in the Maths. It is interesting to speak about the world around us in the lessons of History.

We learn special subjects. Our P.E. lessons make us healthy.

My favorite subject is English. We have one lesson of English a week. We learn how to read and write English letters, words and sentences. We speak English and play games. My lessons are over at two o'clock.

### **Task 1. Choose the correct answer**

1. Students don't study on ....

a) Monday and Thursday , b) Wednesday and Thursday, c) Sunday

2. Students have ... between the lessons.

a) class b) break c) day-off

3. We speak about the world in the lesson of....

a) History b) Maths c) P.E.

4. P.E. lessons make us ....

a) happy b) interesting c) healthy

5. What is girl's favorite subject?

a) English b) British c) Russian

6. They have ... lessons of English a week.

a) One b) five c) six

### **Task 2. Find the right translation to following word combinations**

Предметы в школе	my days-off
мои выходные	classes begin
пять дней в неделю	five days a week
учить правила	useful things
уроки начинаются	learn rules
полезные вещи	subjects at school

### **Task 3. Put a tick in true sentences**

- Children go to school six days a week.

- Saturday and Sunday are days off.

- One lesson lasts 40 minutes.

- Children study Russian, Maths, History, English, Special subjects, Physical

Education (P.E.).

- Children count in the Maths.

- Lessons are over at three.

## **Lesson 4. My future profession.**

### **Read, translate and retell the text.**

I am a student of the Economical College. In the near future I'll finish my college and become a professional accountant. I'm sure that the profession of an accountant is one of the most important nowadays in view of situation in our Republic.

What makes a good accountant? A good accountant must know much. Whatever he does, an accountant should have a through training in economic theory, mathematics and statistics and our college offers special subjects, such as Economics, Management, Accounting and Auditing, Marketing, , Money and Banking, Fiancé and Credit, Economic Theory, Statistics, Computer Science, a Foreign Language, modern accounting forms and systems, etc.

An accountant needs some knowledge of the world outside his own country because both business and government are deeply involved in the world economy.

The profession of an accountant is quiet diversified. The graduates of our Department work at educational institutions, various research centers and laboratories, in industry, business, banks, etc. You may continue your studies at an institute or a university.

An accountant is very prestigious and widely used and required as an economical specialty in any society. It is in great demand today with any joint-stock company, joint venture, private company or public enterprise, including at the same time any limited liability partnership or corporation. Accounting is often referred to work of accountants and auditors. Accountants specialize in the art of capturing the correct data, and preparing the most meaningful financial reports from these data, appropriately summarized form.

In the UK it is called "Accounts", and in the USA it is called "Financial statements". Both of them are communicated to interested parties both within and outside the organization. Financial reporting provides information that is making rational investment, credit and other economic decisions. Accountants' are producers of financial information, which is then made available to "consumers" such as owners and lenders.

You shouldn't mix an accountant with a bookkeeper. Accountants are assisted in their work by bookkeepers, who operate some form of accounting system, usually computerize (based on 1C Accounting mostly ) accumulate, categories, summaries and report the many thousands of transactions that affect an economic entity every year. While a bookkeeper is mostly involved in calculations, like balance sheets, the financial policy of a company.

Generally speaking, accounting finds its application everywhere. An accountant is responsible for the financial standing of the company to his immediate or direct boss as a managing director, general director or to his chief accountant.

After college I'd like to work as an accountant for a big and well- to-do firm. I hope I'll manage to make my contribution to the development of the society and the process of solving many problems facing our country.

### **Words**

an accountant	- бухгалтер
theory	- теория



auditing	- аудит
knowledge	- знание
to involve	- вовлекать
diversified	- разнообразная
graduates	- выпускники
various research centers	- различные исследовательские центры
prestigious	- престижная
widely	- широко
required	- востребовано
demand	- спрос
joint-stocks	- совместные акции
joint venture	- совместные предприятия
public enterprise	- частное предпринимательство
limited liability partnership	- товарищество с ограниченной ответственностью
to refer	- отсылать, направлять
appropriately	- соответствующие
available	- доступный
owner	- владелец
lender	- заемщик
accumulate	- накапливать
summaries	- подводить итог
transaction	- сделка
affect	- влиять, воздействовать
application	- заявление, применение
contribution	- вклад

## Exercises.

### I. Give the Russian equivalents:

professional accountant, in view of the situation, economic theory, special subjects, involved in the world economy, quiet diversified, various research centers, great demand, joint-stock company, limited liability partnership or corporation, most meaningful financial reports, provides information, involved in calculations, responsible for, solving many problems.

### II. Answer the questions:

1. What is one the most important nowadays in view of the situation in our Republic?  
 2. What makes a good accountant? 3. Who needs some knowledge of the world outside his own country? 4. Is the profession of an accountant quiet diversified? 5. Where do the graduates of our Department work? 6. Is An accountant very prestigious and widely used and required as an economical specialty in any society? 7. What is often referred to work of accountants and auditors? 8. Where does is called “Accounts”? 9. Is it called “Financial statements” in the USA? 10. What will you do after graduating our college?

### III. Complete the sentences

1. I'll finish my college and become..... 2. The profession of an accountant is..... 3. A good accountant must know.....

4. An accountant should have a through training in....
5. An accountant needs some knowledge of.....
6. The profession of an accountant is quiet.....
7. An accountant is very prestigious and widely used and required....
8. Accounting is often referred to work of.....
9. Financial reporting provides information that is making.....
10. Accountants are assisted in their work by....
11. An accountant is responsible for the financial.....
12. I'll manage to make my contribution to the development.....

#### IV. Retell the text.

#### Practical Grammar. Pronouns. Личные местоимения

Личные местоимения в английском языке различаются по лицу, числу, роду. Каждое личное местоимение имеет два падежа — *именительный* и *объектный*. Именительный падеж употребляется, когда местоимение выполняет функцию подлежащего, объектный падеж используется, когда местоимение имеет функцию дополнения. Обратите внимание, что в английском языке не употребляется местоимение второго лица единственного числа. Вместо этой формы употребляется местоимение второго лица множественного числа you.

Единственное число			Множественное число		
Лицо	Род	Число	Именительный падеж	Объектный падеж	Объектный падеж
1-е	мужской	единственное	he	him	him
2-е	женский	единственное	she	her	her
3-е	средний	единственное	it	it	it
1-е	мужской	множественное	we	us	us
2-е	женский	множественное	you	you	you
3-е	средний	множественное	they	them	them

#### Притяжательные местоимения

Притяжательные местоимения имеют две формы — *атрибутивную* и *абсолютную*.

Атрибутивная форма употребляется в тех случаях, когда притяжательное местоимение связано с именем существительным: my book (моя книга), his brother (его брат), our work (наша работа).

Если за притяжательным местоимением не стоит существительное, употребляется абсолютная форма. Сравните: This is my room. (Это моя комната.) This room is **mine**. (Эта комната моя.)

Притяжательные местоимения						
Атрибутивная форма	Абсолютная форма	Лицо	Род	Число	Именительный падеж	Объектный падеж
my	mine	1-е	мужской	единственное	mine	mine
his	his	3-е	мужской	единственное	his	his
her	hers	2-е	женский	единственное	hers	hers
its	its	3-е	средний	единственное	its	its
our	ours	1-е	мужской	множественное	ours	ours
your	yours	2-е	мужской/женский	множественное	yours	yours
their	theirs	3-е	мужской/женский	множественное	theirs	theirs

#### Указательные местоимения

Указательные местоимения могут указывать на близкие по времени и расстоянию, предметы (this «этот», these «эти») и отдаленные (that «тот», those «те», such «такой»). Указательные местоимения согласуются с существительным в числе: this book, но these books; that man, но those men.

#### Притяжательный падеж имени существительного

Английское существительное может употребляться в притяжательном падеже. Основное значение притяжательного падежа — указывать на при-

надлежность какому-либо лицу, например: Peter's room (комната Петра), Leonard's suitcase (чемодан Ленарда).

Притяжательный падеж в единственном числе образуется при помощи окончания '-s'. Во множественном числе добавляется апостроф ('). В произношении обе формы совпадают.

	нств, число	жеств,
ий падеж	y	
тяжат.	y's	'

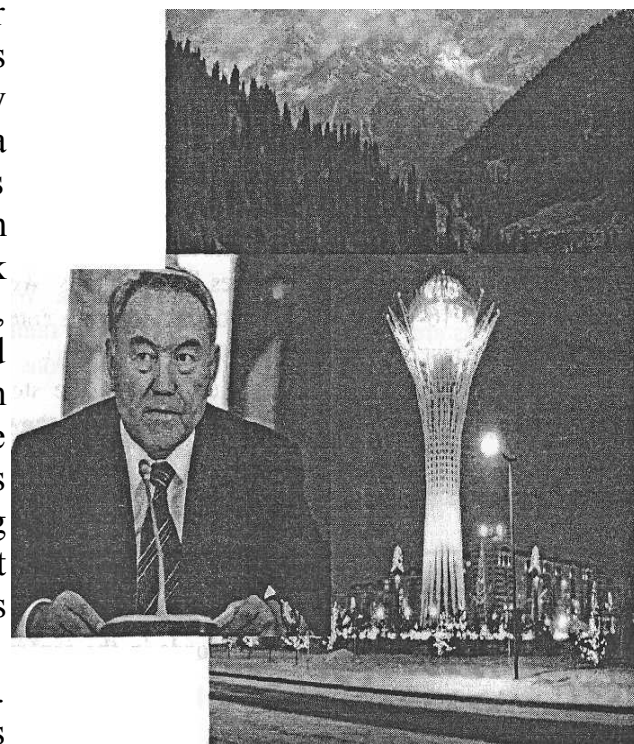
## Lesson 5. Kazakhstan .

This country is situated mostly in western-central Asia. A small part of Kazakhstan lies westward of the Ural River on the European continent. The official name of the country is the Republic of Kazakhstan, or simply Kazakhstan. The population of this country mainly consists of Kazakhs and Russians. Astana is the capital of the country and Amaty its largest city. For hundreds of years the Kazakh people were herders who raised their livestock on the plains. They relied on their herds of sheep, camels, cattle and horses for food, clothing and transportation. This lifestyle began to change in the 1800s when the Russian Empire conquered the Kazakh region. Many Russians settled in the area greatly reducing the grazing lands Kazakhstan became a part of the Soviet Union in 1922 and in 1991 it declared its independence from the USSR.

Kazakhstan is a country with a strong president. The president serves as head of the state and is the most powerful official. The president now is elected by the people to a five year term. He appoints a prime minister to head the government and a cabinet. The parliament consists of an upper house called the Senate and a lower house called the Mazhilis. The Senate has 47 members and the Mazhilis has one hundred and seven members. All citizens who are 18 year old or older may vote. Kazakhstan is divided into 14 oblast or provinces and two cities for purposes of local government. The president appoints a governor to administer each oblast.

With roughly 17 million people Kazakhstan has one of the world's most varied populations in terms of national ancestry. This diversity is often highlighted and celebrated at school and community festivals. Now representatives of more than 120 nationalities live happily in the country.

Covering 1,052,090 square miles (2,724,900 square kilometers) Kazakhstan is one of the largest nations in the world. Within this vast nation are tall mountains, flat fields, forests, deserts and gentle rolling hills. High grassy plains called steppes cover large areas of northern Kazakhstan. Sandy deserts extend over much of the South. The northeastern part of the country consists of flat, highly elevated lands that are suitable



for farming. A series of mountain ranges, including the Tian Shan and the Altai Mountains, forms the eastern and southeastern borders. The highest mountain is Mount Tengry. It rises 20,991 feet (6,398 meters). Several mountain rivers in the east feed into Lake Balkhash, the largest lake entirely within Kazakhstan. Major rivers include the He, the Irtysh, the Syr Darya and the Ural.

The climate too covers all extremes. Winters are bitterly cold and summers are hot. The country receives little rainfalls. Average annual rainfall totals only 4 to 16 inches. Mountainous regions are colder and receive more rainfall than the rest of the country.

Animal life in Kazakhstan varies between the steppes and the desert. Larks, eagles, marmots, tortoises, and squirrels live in the steppes. Gazelles and a variety of rodents and reptiles inhabit the desert. Snow leopards and lynxes live in the mountains.

**I. Replace the underlined words in the sentences with the words below.**

**Livestock, appoint, border, extreme, bitterly**

1. The climate often varies to the greatest degree.
2. People in Kazakhstan raised their domestic animals on vast territory.
3. Two mountain ranges in Kazakhstan form natural line that divides it from other countries.
4. The Head of our country officially chooses prime minister for heading the government.
5. The weather in winter is extremely cold in the North of Kazakhstan.

**II. Write complete answers to these questions.**

1. Where is the country situated?
2. What can you tell about the political system of Kazakhstan?
3. Which climatic and nature zones does the country occupy?

**III. Circle T if the sentence is true. Circle F if the sentence is false.**

1. Within this country there are not tall mountains, but only flat fields, forests and sandy deserts. T F
2. Kazakhstan is divided into fourteen provinces and two cities for the purpose of local government. T F
3. Winters are very cold and summers are not hot either. T F
4. Squirrels don't live in the steppes and forests. T F
5. People of all nationalities and races happily live in the country. T F

**IV. Complete the sentences with prepositions below.**

**Into, over, on, between, of**

1. Animal life in Kazakhstan varies \_\_\_\_\_ the steppes and the deserts.
2. The parliament consists \_\_\_\_\_ the Senate and the Mazhilis.
3. The country is divided \_\_\_\_\_ some provinces.
4. Sandy deserts extend \_\_\_\_\_ much of the South.
5. The nomadic tribes mostly relied \_\_\_\_\_ their livestock.

**V. Discuss these issues with your classmates.**

1. Would you like to live in Kazakhstan? Why?
2. Why is it very important to be patriotic? Give your reasons.

3. Which country is a better place to live, a small one or a country with large territory and a lot of people?

**VI. Write about this topic some sentences or a short composition.**

Love to your native country, what is it?

**Lesson 6. Astana, the capital of Kazakhstan.**

**Read the text, translate and retell it.**

On December 10, 1997 the city was given a new name Akmola and was officially declared as the new capital of Kazakhstan. Later, on May 6, 1998 the new capital was renamed Astana. Now this city is an important industrial and cultural center of the country. Astana has a long history. It began in 1824 when in the place where the city is situated now on the banks of the river Ishim. This fortress was given the status of a city in 1868. In the 1950s the city became an important centre of the new virgin land development in the north of the country. The main industry of the city was characterized by mechanical engineering, food and processing industries. In the past the city was well known for its fairs. Merchants and traders from all areas of Kazakhstan, Russia and other countries usually came here with their goods. When the cultivation of virgin and unused lands started, the city was renamed Tselinograd and was declared as an administrative center of the area.

Having got metropolitan status in 1997 the face of the city has completely changed. Nowadays architects and builders create remarkable architectural ensembles, harmoniously combining a modern design with some Oriental colour. The tower Baiterek has become a symbol of the city and its visiting card. The height of the tower is 105 meters. There is an observatory of the 97 meter level. It is a special viewing platform allowing visitors to see environs from the level of birds' flight. The figure 97 was not chosen at random. It symbolizes just the exact year when Astana was declared the capital city of Kazakhstan. There is also an art gallery, a large aquarium and a restaurant in the tower.

Today Astana is quickly becoming the main business centre of the country. All governmental offices and embassies of many countries are located in the new capital. Every year the city receives visitors coming to various international conferences, exhibitions and musical festivals. In 1999 according to a UNESCO decision Astana was awarded the rank of City of the World.

Astana has become the centre of culture. It has the finest museums and best art galleries. Residents and numerous guests of the city can visit a very interesting opera and ballet theatre and a drama theatre.

The historical monuments one can see in Astana are the so called linking elements between the new image of city and its history. Every day the number of office buildings and business - centers is increasing in Astana. Entertainment centers are not forgotten either. The most well known among them is an entertainment complex called "Duman". This place has makes great appeal to people of all ages and is often a family's primary destination on days off. In its territory there is a sea world show, a modern multiplex cinema, a theatre, a bowling club, some night clubs, hotels, cafes, restaurants and a large pool with different water activities. Another interesting place to visit is a theme park "Atameken", representing a unique museum in the open air. It mainly focuses on the history of Kazakhstan.

## **Vocabulary**

**I. These are 5 key Vocabulary words for this article. Pronounce them and discuss their meanings. Complete the sentences with these words.**

***Merchant, architecture, remarkable, resident, destination***

1. Disney World Magic Kingdom is a ..... place for people to go in the United States.
2. A lot of ..... came last year to the annual fair to sell and buy goods.
3. This building is a fine example of modern ..... in our capital city.
4. The Virgin Islands are popular ..... tourist .....
5. The local ..... were angry at the lack of the parking space.

***II. Write complete answers to these questions.***

1. Why was this city chosen as the capital of the country?
2. What is the main industry of Astana now?
3. What has been done to make Astana an exciting and interesting place to live and visit?

***III. One word in each sentence is not correct. Cross out the word and choose the correct variant.***

1. The figure 97 was not chosen specially.
2. 97 symbolizes the year when Almaty became the capital of Kazakhstan.
3. Tourists and trades from all areas of Kazakhstan and other countries came there with their goods.
4. Theme park "Atameken" represents a museum in indoor area.
5. The tower Baiterek became a symbol of the country and its greeting card.

***IV. Replace the underlined pronouns in the sentences with the correct nouns or phrases.***

**City, residents and guests, fortress, fairs, UNESCO**

1. It was given the status of a city in 1868.
2. They can visit an interesting theatre in Astana.
3. According to its decision the city was awarded with a high rank.
4. In the past the city was well known by them.
5. The city began when in 1824. In the place where it is situated now a military settlement was founded by the Cossacks on the side of the river Ishym.

***V. Discuss these issues with your classmates.***

1. The main reason for you to live in the capital city. Does this idea attract you?
2. If you had to choose a new capital for our country, where would you put it?
3. What are other famous and interesting buildings and monuments in Astana you can name?

***VI. Write about this topic some sentences or a short composition.***

The capital city of the country you would prefer to visit. Give the main reasons for your decision. Give some facts from its history and describe the sights.

**Lesson 7. The economy of Kazakhstan.**

**Read the text, translate and retell it.**

The economy of Kazakhstan is the largest economy in Central Asia. It possesses enormous fossil fuel reserves as well as minerals and metals. It also has considerable agricultural potential with its vast steppe lands accommodating both livestock and grain production, as well as developed space infrastructure, which took over all launches to the International Space Station from the Space Shuttle. The mountains in the south are important for apples and walnuts; both species grow wild there. Kazakhstan's industrial sector rests on the extraction and processing of these natural resources and also on a relatively large machine building sector specializing in construction equipment, tractors, agricultural machinery, and some military items. The break up of the USSR and the collapse of demand for Kazakhstan's traditional heavy industry products have resulted in a sharp contraction of the economy since 1991, with the steepest annual decline occurring in 1994. In 1995-97 the pace of the government program of economic reform and privatization quickened, resulting in a substantial shifting of assets into the private sector. The December 1996 signing of the Caspian Pipeline Consortium agreement to build a new pipeline from western Kazakhstan's Tengiz Field to the Black Sea increases prospects for substantially larger oil exports in several years. Kazakhstan's economy turned downward in 1998 with a 2.5% decline in GDP growth due to slumping oil prices and the August financial crisis in Russia. A bright spot in 1999 was the recovery of international petroleum prices, which, combined with a well-timed tenge devaluation and a bumper grain harvest, pulled the economy out of recession.

### Words

enormous	огромный
fuel	топливо
considerable	значительный
accommodate	приспосабливать
livestock	домашний скот
walnuts	орехи
extraction	добыча
relatively	относительно, сравнительно

**I. Write down 5-6 questions to the text.**

**II. Prepare the report about economy in our country nowadays.**

### Practical Grammar . Numerals . Количественные числительные

Запомните первые 12 количественных числительных:

	1 [rsevn] семь
	[eit] восемь
	[nain] девять
ре	en] десять
	n [elevn] одиннадцать

Числительные от 13 до 19 образуются при помощи суффикса -teen: thirteen, fourteen, fifteen, sixteen, seventeen, eighteen, nineteen.

Числительные, кратные десяти, образуются при помощи суффикса -ty: twenty, thirty, forty, fifty, sixty, seventy, eighty, ninety. Запомните также:

a hundred (one hundred)	сто
a thousand (one thousand)	тысяча
a million (one million)	миллион

Составные числительные строятся по следующему образцу. Например: 234 — two hundred and thirty-four.

Обратите внимание, что слово hundred не принимает окончания множественного числа. Форма hundreds (а также thousands, millions) употребляется для обозначения неопределенного множества, например:

Hundreds of students come here every day.

Millions of people live here.

Дробные числа типа  $1/2$ ,  $2/3$ ,  $3/5$  образуются от основ количественных и порядковых числительных: one-second, two-thirds, three-fifths.

Десятичные дроби обозначаются при помощи точки: 5.5, 10.6 и т.д.— и

читаются так: five-point-five, ten-point-six, etc. Ноль в позиции целого числа обычно

опускается, например, 0.75 читается как point-seven-five. Ср. русск.-«ноль целых, семьдесят пять сотых».

### Порядковые числительные

Первые три порядковых числительных отличаются от количественных; их следует запомнить:

**first** — первый, **second** — второй, **third** — третий

Несколько отличаются от соответствующих количественных числительных порядковые числительные 5-й и 12-й:

**fifth** — пятый, **twelfth** — двенадцатый

Все остальные порядковые числительные образуются с помощью суффикса -th, который присоединяется к основе: fourth, sixth, seventh, ninth, tenth и т.

д. У составных порядковых числительных суффикс -th добавляется к последнему элементу, например: two hundred and forty-sixth

Существительное, имеющее определение, выраженное порядковым числительным, обычно употребляется с определенным артиклем: the second film (второй фильм); the seventh day (седьмой день); the tenth page (десятая страница).

Широко употребляется и другой принцип нумерации, когда *после* существительного ставится *количественное* числительное. В этом случае имя существительное употребляется без артикля. Сравните: the fifth room, но: room five (комната номер пять).

## Lesson 8. The economy of Great Britain

### Read the text, translate and retell it.

The economy of the United Kingdom is the sixth-largest national economy in the world measured by nominal GDP and purchasing power parity (PPP) and the third-largest in Europe measured by nominal GDP (after Germany and France) and second-largest measured by PPP (after Germany). The UK's GDP per capita is the 20th highest in the world in nominal terms and the 17th highest measured by PPP. The British economy comprises the economies of England, Scotland, Wales and Northern Ireland. The UK is a member of the Commonwealth of Nations, the European Union, the International Monetary Fund, the Organization for Economic Co-operation and Development, the World Bank, the World Trade Organization and the United Nations.

In the 18th century the UK was the first country in the world to industrialize, and



for much of the 19th century possessed a dominant role in the global economy. However, by the late 19th century, the Second Industrial Revolution in the United States and the German Empire presented an increasing challenge to Britain's role as the leader of the global economy. Despite victory, the costs of fighting both the First World War and the Second World War further weakened the relative economic position of the UK, and by 1945 Britain had been superseded by the United States as the chief player in the global economy. However, the UK still maintains a significant role in the world economy.

The UK is one of the world's most globalised countries. London is the world's largest financial centre alongside New York, has the largest city GDP in Europe and is home to the headquarters of more than 100 of Europe's 500 largest companies. The aerospace industry of the UK is the second - or third -largest national aerospace industry, depending upon the method of measurement. The pharmaceutical industry plays an important role in the UK economy and the country has the third-highest share of global pharmaceutical R&D expenditures (after the United States and Japan). The British economy is boosted by North Sea oil and gas reserves, valued at an estimated £250 billion in 2007. The UK is currently ranked fourth in the world (and first in Europe) in the World Bank's Ease of Doing Business Index.

In the past English industrial prosperity rested on a few important products, such as textiles, coal and heavy machinery. Now the UK has a great variety of industries, for example heavy and light industry, chemical, aircraft, electrical, automobile and many other industries. The high technology industries are more developed than heavy engineering. For instance, Newcastle is famous for coal industry, the country of *Lancashire* for its textile industry. *The Midlands*, or the central countries of England, are famous for the production of machinery, coal, motor cars and chemicals.

*Leeds* is a centre of clothing industry producing woolen articles. *Glasgow* is a major on the River Clyde where shipbuilding industry is developed. Liverpool on the River Mersey is a flour milling and engineering centre. *Birmingham* is an iron and steel centre. *Manchester* is famous for textiles manufacturing.

Three-quarters of the UK's land is dedicated to agriculture. Sheep, cattle and pigs are the most numerous types of livestock. Sheep is a source of both wool for textile industry and mutton for food industry.

### Words

measure	измерение
purchasing power	покупательная способность
comprise	заключать в себе, охватывать
possess	владеть, обладать
challenge	сложная проблема
chief	главный
maintain	сохранять
significant	важный, значительный
headquarter	главное управление
boost	повышать, увеличивать
rank	занимать место

## Exercises

### *I. Fill in the words used in the text:*

1. The UK is a member of the .....
2. In the 18th century the UK was the first country in the world.....
3. However, the UK still maintains a significant role in the world.....
4. London is the world's largest.....
5. The British economy is boosted by ...
6. In the past English industrial prosperity rested on a few important products, such as.....
7. Now the UK has a great variety of industries, for example....
8. Newcastle is famous for.....
9. Leeds is a centre of.....
10. Glasgow is a major on the River Clyde where.....
11. Manchester is famous for.....
12. Sheep is a source of both wool for.....

### *II. Find the answers to the questions:*

1. What industries were developed in England in the past?
2. What industries are developed in the UK at present?
3. What is famous textile centre in the UK?
4. What are the Midlands famous for?
5. How are the following cities: Leeds, Glasgow, Liverpool, Birmingham, Manchester, characterized?
6. What is the livestock in Britain?

### **III. Retell the text**

#### **Grammar. Present Continuous Tense**

Использование Present Continuous Tense

Употребляется для выражения длительного действия, совершающегося в момент речи;

Используются такие слова, как now, at the moment, while, this year, this month, this week; For example: 1. He is reading now. 2. I am writing a letter.

Образование Present Continuous Tense. Для образования вопросительных, утвердительных и отрицательных форм используются вспомогательные глаголы to be (am/is/are) + Ving

#### **Длительные времена (Past, Present, Future Progressive)**

Длительные формы времени образуются при помощи вспомогательного глагола be в соответствующей форме и формы причастия I (инговой формы) смыслового глагола.

<b>I am doing</b> <b>He / she / it is doing</b>	<b>Present Progressive</b> <b>We are doing</b> <b>You are doing</b> <b>They are doing</b>
<b>I was doing</b> <b>He / she / it was doing</b>	<b>Past Progressive</b> <b>We were doing</b> <b>You were doing</b> <b>They were doing</b>

**I shall be doing**  
**He / she / it will**  
**be doing**

**Future Progressive**  
**We shall be doing**  
**You will be doing**  
**They will be doing**

Форма настоящего длительного времени указывает на то, что действие развивается в момент речи, например: Leonard **is whispering** something to Sasha.

Форма прошедшего длительного времени указывает на то, что действие развивалось в определенный момент в прошлом, например: We **were discussing** seasons when you came in.

Форма будущего длительного времени указывает на то, что действие будет развиваться в какой-то определенный момент в будущем.

In an hour Alice **will be dancing** at the concert.

Вопросительные предложения с длительными временами строятся посредством вынесения вспомогательного глагола в позицию перед подлежащим.

Отрицательные предложения строятся при помощи частицы **not**, которая ставится *после* вспомогательного глагола. Ср.:

---

Leonard **is whispering** something to Sasha.

**Is** Frank **whispering** anything to Sasha?

Frank **is not whispering** anything to Sasha.

---

They **were discussing** the seasons when we arrived.

**Were** they **discussing** museums when we arrived?

They **were not discussing** museums when we arrived.

---

Alice **will be dancing** at the concert.

**Will** Eva **be dancing** at the concert?

Eva **will not be dancing** at the concert.

## Lesson 9. The economy of the USA.

### Read the text, translate and retell it.

The United States of America is a highly developed industrialized country. Shipbuilding, electronics, automobile industry, aircraft industry, space research are highly developed in the States.

Each region of the United States has characteristics of its own due to the differences in climate, landscape and geographical position.

Great Lakes, Atlantic Coast, Pennsylvania, New Jersey are biggest industrial regions of the country.

The United States has a lot of mineral deposits or resources such as coal, gold, silver, copper, lead and zinc. The south, especially *Texas* is rich in oil. The coalfields of *Pennsylvania* are rich in coal. There are plenty of coal mines.

*Illinois, Iowa, Nebraska* is the richest farming region of America and it is known as the Corn Belt. The land is fertile and well watered. They grow mostly corn and wheat there. Much livestock is also raised here.

There is a lot of fruit raising area. For example, *California* oranges, grapefruit, lemons, as well as other fruits, wines and vegetables are shipped all over the States and to other parts of the world. The most important crops grown in the States are also tobacco, soy-beans, peanuts, grapes and many others.

There are a lot of large and modern cities, but a great proportion of the country consists of open land dotted with farmhouses and small towns. The usual average town, in any part of the United States, has its *Main Street* with the same types of stores selling the same products. Many American residential areas tend to have a similar look. As to big cities their centers or downtowns look very much alike.

Downtown is the cluster of skyscrapers imitations of New York giants.

*New York City* is the first biggest city of the States. Its population is more than eight million people. It is a financial and advertising business centre. It is also a biggest seaport of the Hudson River. Industry of consumer goods is also developed here.

*Chicago* with a population of more than three and a half million is the second largest city in the USA. It deals in wheat and other grains, cattle meat processing and manufacturing. Other big cities are *Houston*, an oil refining and NASA space research centre, *New Orleans*, a cotton industry centre, *Los Angeles* with Hollywood, *Philadelphia*, a shipping commercial centre, *Detroit*, a world's leading motor car producer and many others.

### Vocabulary

Space	космос,
Research	исследование
due to	вследствие, из-за
mine	шахта
landscape	ландшафт
copper	медь
lead	свинец

## Exercises

### I. Make a few sentences with the following words:

meat processing, a meat processing plant, car producing, a car producing centre, shipbuilding, a shipbuilding yard

### II. Choose the correct word from those given in the brackets:

- 1 These industries are *{highly, high}* developed in the States.
- 2 The land is fertile and *{well, good}* watered.
- 3 *{Much, many}* livestock is raised here.
- 4 There is *{many, a lot of}* fruit raising area.
- 5 There are *{much, a lot of}* large and modern cities.
- 6 The big cities look very *{much, many}* alike.

### III. Underline the basic nouns in the following word combinations:

a highly developed industrialized country      a cotton industry centre  
fruit raising area      an advertising business      a shipping commercial centre  
a world leading motor car producer  
centre      NASA space research centre  
the second largest city

### IV. Find the English equivalents in the text:

1. Каждый регион США имеет свои специфические черты благодаря различиям в климате, природе и географическом положении.
2. Земли здесь плодородны и хорошо орошаемы.
3. Выращивают в основном кукурузу и пшеницу.
4. Также разводят много скота.
5. Большие площади заняты здесь фруктовыми садами.
6. Фрукты и овощи Калифорнии вывозятся в другие штаты и страны.
7. Значительная часть территории — это равнина с большим количеством ферм и маленьких городов.
8. Деловая часть города представляет собой скопление гигантских небоскребов.

### V. Match the cities and their main characteristics:

- a) the first biggest city of the states
- b) the second largest city
- c) oil refining and space research centre
- d) cotton industry centre

## Written Practice.

### Exercise 1. Make the sentences negative and interrogative.

1. His friends are still speaking over the telephone.
2. Boris is repairing the record-player.
3. He is leaving by the 8 o'clock train.
4. They are crossing the street.
5. We were looking for him the day before yesterday.
6. She was typing a letter at the usual time.
7. He was watching TV when I came home.
8. I shall be waiting for you at the usual time.
9. He will be lecturing at that time.

10. It will be lecturing at that time.
11. She is talking to her old friend.
12. Boys are playing football.
13. We were having dinner when you rang me up.
14. John was listening to the latest news at 7 o'clock in the evening.
15. He was hurrying to the station at that moment.
16. I shall be posting my letters tomorrow morning.
17. They will be working hard in autumn.
18. She will be coming to see us today.

**Exercise 2. A. Use the present Continuous Tense.**

Model: We shall discuss this question, ( now)

We are discussing this question now.

1. We have lectures every day. ( now)
2. He watches TV in the evening, ( at the moment)
3. We listen to the teacher attentively? ( at this time )
4. He sleeps in the daytime every day. ( from 2 till 3 )
5. She writes letters to her parents every week, ( now)

**B. Use the Past Continuous Tense.**

Model: He worked hard? (When I came)

He was working hard when I came.

1. He delivered lectures every week, ( at- 12 o'clock yesterday)
2. He worked in the library yesterday, ( from 3 till 5 o'clock)
3. He left the house, ( when the bell rang)
4. He crossed the street? ( when I saw him )
5. The children played in the yard? ( from 10 till 12 o'clock )

**C. Use the Future Continuous Tense.**

Model: We have an English lesson today? (At 10 till 12 o'clock)

We shall be having an English lesson at 10 o'clock tomorrow.

1. He is preparing for the exams, ( next month )
2. She is translating the text now. ( at 3 o'clock tomorrow )
3. We are celebrating the 80 anniversary of our University, ( next year )
4. He is leaving today? ( at 7 o'clock tomorrow)
5. She sings well, ( at the concert tonight)

**Exercise 3. Answer the following questions.**

1. Are you reading or writing now?
2. Are you making progress in your English?
3. Is your friend listening to you now?
4. Is it snowing **now**?
5. Where are you going to spend your summer holidays?
6. What were **the** students doing in the laboratory so late yesterday?
7. Were you having a **real** when I rang you up?
8. Was she wearing black at the party?
9. At that **time** were your friends waiting for you at the station?
10. What were the **student** translating when the teacher came?
11. Where was he hurrying at 8 o'clock in the morning?
12. Whom were you speaking with I came up to **you**?
13. Will the students be having a meeting after the lectures?
14. What was the student translating when the teacher came?
15. Will you be taking any examination this month?

**Exercise 4.**

**Put the verb in brackets into the Present, Past or Future Continuous Tense.**

1. He (to take) a bath now.
  2. I (not to laugh) at you.
  3. He (to **cornel** here next month.
  4. If I (to sleep) when he comes, please, wake me.
  5. What journal you (to read) when I came to the library?
  6. The family (to have) dinner when the telephone rang.
  7. Where he (to go) when the rain started?
  8. She (to sing) over the radio at 5 o'clock tomorrow.
  9. They will not go on excursion with us.
  10. They (to have) a lecture at 2 o'clock.
  11. What you (to do) from 2 till 3 o'clock tomorrow?
  12. The children (to play) when we returned home.
- Look! It is getting dark. It (to rain) in a minute.

**Exercise 5. Form questions with the question given.**

1. The expedition is returning next week (When).
2. We are doing grammar exercises now. (What).
3. The mother is teaching little son to read. (Who).
4. I am reading a book on modern art. (What).
5. They were still arguing when I entered the room. (Who).
6. Our group was staying in London for some days. (How long)
7. We were talking and he was listening to the radio. (what)
8. They will be moving to a new flat this month. (When)
9. We shall be listening to Petrov at the concert. (When).
10. He is coming tomorrow. (When).

**Lesson 10. What's the Resume.**

**Read the text, translate and retell it.**

When a person is eager to get a job he is often to fill in a resume (USA) or a curriculum vitae (UK) or a standard printed application form. The forms can be laid out in different ways but the information required will, in most cases, be the same. The information given by the candidate in these papers will be helpful in assessing the candidate's suitability for the post. From the candidate's point of view, this paper is the first impression the firm will obtain of him or her and therefore it is important that the candidate completes the paper clearly and carefully.

A curriculum vitae should usually contain the following information:

- name
- address
- telephone
- fax
- e-mail
- date of birth
- place of birth
- nationality
- marital status
- objective
- work experience
- education
- languages
- hobbies and interests
- references

## Words

To be eager	сильно желать
to fill in	заполнять
to lay	положить, возлагать
to assess	оценивать
to suit	подходить, устраивать
to obtain	получать
therefore	поэтому
to complete	заполнять
contain	содержание
marital status	семейное положение
objective	цель
work experience	опыт работы
reference	рекомендация

### I. Complete the sentences:

1. When a person is eager to get a job he is often to fill in..... 2. The forms can be laid out in different ways but..... 3. The information given by the candidate in these papers will be helpful in assessing..... 4. This paper is the first impression the firm will.... 5. It is important that the candidate completes..... 6. A curriculum vitae should usually contain.....

### II. Write a few sentences expressing your opinion about:

- the information given here,
- the CV quoted

### III. Write down your resume.

## Grammar. Adjective.

Так образуются английские слова (прилагательные)

### Суффикс -ful

wonder (чудо)ful— wonderful  
(чудесный)  
beauty (красота) + -ful

### Суффикс -able (-ible)

comfort (удобство, комфорт) + -able—> comfortable (удобный, комфорта-  
бельный) terror (ужас) + -ible—> - terrible (ужасный)

### Суффикс -ic

enthusiast (энтузиаст) +ic enthusiastic (увлеченный)

### Суффикс -al education

(образование) + -al educational (образовательный)

Суффикс -ite favour (расположение) + -ite -•  
favourite (любимый) • favourite (любимый)

Суффикс -ous mystery (тайна) + -ous—>-mysterious  
(тайнственный)

Суффикс -less



use (польза) + -less → -useless (бесполезный)

### Суффикс -ative

talk (разговаривать) + -ative → -talkative (разговорчивый)

### Суффикс -ly

friend (друг) + -ly → friendly (дружественный)

*Внимание:* суффикс -ly, при помощи которого образуются прилагательные, следует отличать от совпадающего по форме суффикса -ly", служащего для образования наречий:

exact (точный) + -ly → exactly (точно)

absolute (абсолютный) -ly → absolutely (абсолютно)

regular (регулярный) + -ly → regularly (регулярно)

usual (обычный) + -ly → usually (обычно)

## Lesson 11. Working on special text.

Read the text, translate and retell it.

### Changing money over the counter

Selling and buying foreign currency for local currency is usually carried out in our country at bureau de change, which are also referred to as exchange bureau, exchange offices, or sometimes simply exchange.

In foreign countries the trade in money with customers is usually carried out at bureau de change, at the bank countries or travel agent's offices.

The exchange rates for various currencies are determined by market forces and they change every day. For currencies sold and bought in bureaux de change, over the bank counters or of travel agent's, are only valid regionally. For amounts in excess of a certain sum sometimes special exchange rate is set.

### Vocabulary

counter	прилавок
over the counter	через стойку (вне биржи)
at the counter	за стойкой
to carry out	осуществлять
bureau	бюро
bureau de change	бюро обмена
to refer	ссылается, указывать
to refer to smth as...	называть что-либо (каким-либо словом)
to determine	определять
market	рынок
market forces	силы, действующие на рынке
valid	действительный, имеющий силу
validity	действительность, срок действия
excess	превышение

### Exercises

#### I. Find the answers in the text:

1. Where is money sold and bought in our country?
2. What about practice in foreign countries?
3. Who determines rates of exchange?

4. How often do exchange rates change?
5. Are the exchange rates same on one and the same day every where?
6. In what cases are different exchange rates for the same currency set on one and the same day?

**II. Complete the sentences:**

1. In foreign countries the trade in money with ..... is usually carried out at.....
2. ....for various currencies are determined by..... and they change every day.
3. Selling and buying foreign.... for local.... is usually carried out in....
4. The exchange rates are..... regionally
5. The amounts in.... of a certain sum sometimes special....are set.

**III. Write with words the following exchange rates:**

£ 25.20 \_\_\_\_\_ \$ 17.80 \_\_\_\_\_ DM 6.05 \_\_\_\_\_

**IV. Translate into English:**

1. Какой у вас курс фунта по отношению к доллару?
2. Мне нужно обменять 50 фунтов.
3. Вам нужен паспорт?
4. Где расписаться

**Lesson12. Business correspondence.**

Correspondence is an essential part of business. In spite of telephone, telex, telegraphic and faximile communication the writing of letters continues; in fact most telephoned and telegraphed communications have to be confirmed in writing. Every letter no matter what kind it is should be laconic, precise, to the point and positive. Letters are written on various occasions and on various subjects matters. Many business letters are connected with establishing business relations, doing business and various questions.

Here is one of many business letters:

25 October, 2010

Mr.Walter Drake  
Chairman  
The Drake and Sons Engineering Co.Ltd.  
Bristol 5.  
England.

Dear Sir,

I wish to thank you most warmly for you excellent hospitality extended to me during my visit to your company. The opportunity to meet you and your directors was something I had long looked forward to. I can only hope now that one day I may be able to receive a visit here from you. I very much appreciated your kindness and that of Mr. James in showing me round the new plant.

I thank you once again.

Yours faithfully,  
John Gibbs  
President .

## Vocabulary

Essential	существенный
In spite of	несмотря на что-либо
to confirm	подтвердить
to the point	по существу
on various occasions	по различным поводам
matter	дело
to be connected with	быть связанным с чем – либо
to establish	установить
hospitality	гостеприимство
to extend	проявить
opportunity	возможность
to look forward	с нетерпением ожидать
to appreciate	оценивать

## Exercises

### I. Translate the following word combinations :

Essential part; writing of letters; in fact; to be confirmed in writing; no matter; on various subjects matters; establishing business relations; various questions; excellent hospitality; opportunity to meet; appreciated your kindness.

### II. Translate the letter into Russian.

### III. Write down your business letter.

## Lesson 13.LETTERS

Business letters sent by phone or fax can be devoted to various subjects. Rather often after transactions are executed, payment problems arise and letters are sent then.

*Here are some specimen letters sent by the sellers after the buyers have failed to pay for the goods received:*

Crowley and Bullock Ltd  
24 Harley Lane  
England

18th April, 2008

Dear Sirs,

We enclose a statement of account up to 30<sup>th</sup> March, from which you will see that you owe us 2,850.00 for goods delivered in February.

As you know, our conditions of sale stipulate payment within thirty days.

An early settlement would be appreciated.

Yours faithfully,

Lewis Carol

For Chief Accountant

### Words and word combinations:

to fail to pay –не заплатить

statement of account –выписка по счету

to owe- быть должным, быть обязанным

to stipulate –указывать, определять

to settle - урегулировать  
to appreciate- ценить, оценивать  
to urge- побуждать, настаивать  
outstanding payment – неоплата  
cannot supply – мы не можем поставить  
to confirm – подтверждать  
acceptance – приемка  
on same terms – на тех же условиях  
discount – скидка  
your order 901 shipped –

## TELEXES

Telegrams sent with the help of teletypes are called telexes. Telexes are mostly used for information which it is urgent for you to have or to pass. The advantages of automatic transmission are obvious. Here are some International Telex Abbreviations which may be useful to remember:

**ABS** = absent, office closed

**ATTN** = for the attention of

**FIN**= end of message

**NC**= lines engaged

**OCC**= customer engaged

**OK**= agreed

**PLS/SVP**= please

**RTP**= please repeat message

**RYT**= reference your telex

**TX** = telex

Telexes should be short, exact and clear. They are often written without the Opening Salutation or the Complimentary Closing and without paragraphs. Very often conjunctions, prepositions, pronouns and punctuation marks may be omitted if it does not impair the meaning of the message. To mark the end of the sentence the word 'stop' or full stop may be used/ As a rule no capital letters are used in telex messages.

## SPECIMEN TELEXES

**Attn: director 'techmashkhimapparat'**

Informing you that our sales manager and myself will be in Moscow again 15-22 November inclusive. We wish to discuss delivery progress of current contract. Pls advise as soon as possible by telex suitable firm date and time of our appointment. Wednesday or Thursday would be more convenient for us if that is ok with you.

Best regards

Bottomley

## TELEGRAMS (CABLES)

Messages transmitted by telegraph are called telegrams. Nowadays in Britain, and in most other English-speaking countries, the word "cable" is used for any telegrams which are sent out of the country.

By using abbreviations such as:  
**ABT**= about о, относительно  
**ASAP**= as soon as possible –как можно скорее  
**B/F**= Bill of exchange – переводный  
вексель, **BIBI**= bye- bye – до свидания  
**CFM**= please confirm  
просим Вас подтвердить  
**DLRS**= dollars- долларов  
**DOZ**= dozen – дюжина  
**INFO**= information- информация  
**LC**= letters of credit – аккредитив  
**OK**= okay, agree- согласны  
**PLS** = please- просим  
**QOK**= question OK, do you agree? – Согласны ли Вы?  
**REF**= referring to – ссылаясь на  
**RGDS**= regards- с уважением (конец телеграммы, телекса)

### **SPECIMEN CABLES**

“REGRET PRICE UNACCEPTABLE” (= we regret we cannot accept your price)  
“REGRET POOR DEMAND COMPETITORS POSITION VERY STRONG” (=we regret that there is pool demand for your equipment. Our competitors are in a very strong position).

#### **Internet.**

A good way to practice your English is by using it on the Internet, either in emails, or by participating in Usenet groups or mailing lists. Internet communication has a definite style of its own. It is often highly colloquial – in other words, people write the way they would speak in an informal situation.

### **Lesson14.Working on special text.**

**Read the text, translate and retell it.**

#### **OFFERS**

After considering the enquiry for some time the prospective seller sends an *offer* in reply.

The offer usually quotes the price and stipulates terms of delivery, terms of payment, time of delivery and some other necessary details.

*Here is a specimen reply-offer:*

Mr. J. Allen  
Director  
A.C. Records Ltd.  
41 Broadway  
Manchester M2 5BP.

16 May, 2010

Dear Mr. Allen,

Thank you for your enquiry of 12 May in which you asked about the tapes we advertised in this month's edition of *Hi Fi News*.

The cassettes are ferrous based and high quality chromium dioxide which as you know means they would be suitable for any type of recording. They are *Kolby* products which is a brand name you will certainly recognize. Our prices are low and quite competitive as we are working on a small profit margin, therefore we will not be offering any trade discounts on this consignment.

But we sell a wide range of cassettes and we enclose a pricelist giving you details of trade, quantity, and cash discounts on our other products.

We have sent, by separate post, samples of the advertised cassettes and other brands we stock. We would urge you to place an order as soon as possible as there has been a huge response to our advertisement.

Thank you for your interest and await your reply.

Yours faithfully,

B. Lyndon

Southern Importers Ltd.

Encl. price-list

### Words

to consider	рассматривать
to quote	назначать (цена)
quotation	цена, котировка
price	цена
to stipulate	устанавливать
term	условие, срок
terms of delivery	условия поставки
terms of payment	условия платежа
ferrous	железистый
chromium dioxide	двуокись хрома
to record	записывать
competitive	конкурентоспособный
profit	доход,
margin	прибыль
consignment	партия товаров
range	ассортимент
to enclose	прилагать
price-list	прейскурант
to stock	иметь на складе
to urge	настоятельно советовать
huge	огромный
to respond	отвечать
to await	ожидать

### Exercises

#### I. Complete the sentences, as in the text:

1. After considering an enquiry for some time the prospective seller...
2. The offer usually quotes...

3. Thank you for your enquiry of 12 May in which you asked...
4. They would be suitable for...
5. They are *Kolby* products which is a...
6. Our prices are low and quite competitive as...
7. Therefore we will not be offering...
8. But we sell a wide range of cassettes and we enclose...
9. We have sent, by separate post...
10. We would urge you to place...
11. Thank you for...

## **II. Find the answers in the text:**

1. What information do offers usually give?
2. How did Mr. Lyndon mention the enquiry received?
3. What did Mr. Lyndon say about the quality of the cassettes?
4. Why did he say he could not give a discount?
5. What did he say about other products of the company?
6. What did they send by separate mail to the record store?
7. What did Mr. Lyndon say about the time limit?

## **III. Translate the offer into Russian.**

## **IV. Write down your offer.**

### **Lesson 15. The history of Kazakhstan's money**

#### **Read the text, translate and retell it.**

For a period after national independence, Kazakhstan chose to rely upon the Russian ruble as its currency. None of the successor states of the USSR was in a position at independence to rapidly introduce its own currency, yet none of the countries wanted to be dependent upon monetary decisions taken by Russian financial authorities.

Each of the states considered the idea of introducing separate currencies during the first months of independence. Throughout 1992 most of the states, however, stayed in the ruble zone—those countries that used Russia's currency. Russia announced that it would make the rubles a fully convertible currency in the summer of 1992. It immediately plunged in value, falling from 130 to over 450 rubles to the U.S. dollar. The fall of the ruble motivated the movement of huge amounts of old rubles to post-Soviet countries, particularly Kazakhstan where the ruble was still the only legal currency. As a result, the Kazakh money supply quadrupled in just a few months. To insulate itself from such disruptions, Kazakhstan introduced a new national currency, the tenge, in November 1993.

The purpose of a national currency is to allow the central economic planners and bank managers a measure of control over the economic activity of the country and to provide a medium of exchange to promote domestic commerce and foreign trade. The Kazakhstan government has taken key steps to assure that the tenge is a tradable currency with adequate provisions for clearing and settlements among banking institutions.

The Kazakhstan National Bank, the government agency responsible for maintaining the stability of the currency.

## Words

Independence	- независимость
currency	- денежное обращение
rapidly	- быстро
to be dependent	- быть зависимым
authorities	- власть
to consider	- считать
decisions	- решение
separate	- отдельный
to announce	- объявлять
huge amounts	- вся сумма
particularly	- особенно
to supply	- снабжать
disruptions	- нарушение
purpose	- цель
to allow	- позволять
a medium of exchange	- средство обмена
to promote	- продвигать
to assure	- обеспечивать, гарантировать
to maintain	- поддерживать, сохранять

## Exercises

### I. Complete the sentences :

1. Kazakhstan chose to rely upon the Russian..... as its currency.
2. Each of the states .....the idea of introducing separate currencies during the first months of independence.
3. Russia ..... that it would make the rubles a fully convertible currency.
4. The fall of the ruble motivated the movement of .....of old rubles to post-Soviet countries.
5. Kazakhstan .....a new national currency, the tenge, in November 1993.
6. The Kazakhstan government has taken key steps.....that the tenge is a tradable currency.

### II. Answer the questions :

- 1, When did Kazakhstan chose to rely upon the Russian ruble as its currency?
2. Who considered the idea of introducing separate currencies?
3. When did Russia announce that it would make the rubles a fully convertible currency?
4. What is the purpose of a national currency?
5. Who has taken key steps to assure that the tenge is a tradable currency?
6. What is the role of the Kazakhstan National Bank?

### III. Retell the text.



## Времена группы Perfect to have (has, had, will have)

### + Participle II

-----	Present	Past	Future
Affirmati	I We have You They  He She has written It	F We You The had written He She It	I shall have written We  You  They He will have written She It
Negative	I We have not (haven't) You written  They  He She has not It written	I We  You had not (hadn't) written They He She It	I shall not (shan't) We have written   You They will not (won't) have written She It
Interrogat	I Have we written you they  he Has she written? it	I we you Had they written?  he she it	Shall I have written? we you they  Will he has she it

## Present Perfect Simple

Настоящее совершенное время (present perfect simple) образуется при помощи вспомогательного глагола **have** (в третьем лице единственного числе **has** и третьей формы (формы причастия II смыслового глагола).

Эта грамматическая форма употребляется в ситуациях, когда действие завершилось к моменту речи и связано с ним результатом.

Вопросительная форма present perfect simple образуется путем вынесения вспомогательного глагола в позицию перед подлежащим.

Отрицательная форма образуется при помощи частицы **not**, которая ставится после вспомогательного глагола.

В разговорной речи широко используются краткие формы вместо **haven't have not**, **hasn't** вместо **has not**

- 1) **I have brought** cakes for you. Я принесла для вас пирожные.
- 2) **Have you made** them yourselves? Вы сами их испекли?
- 3) She **has made** them herself. Она испекла их сама.
- 4) She **has not come** yet. Она еще не пришла.

Совершенные времена ( Perfect Tenses) обозначают действия которое совершилось к определенному моменту в настоящем, прошедшем или будущем. Времена группы Perfect переводятся на русский язык глаголами и совершенного вида.

Present Perfect часто употребляется с наречиями времени (already, Just, Yet, Never, ever) и со словами, выражающими еще не истекшие периоды времени (today, this year, this month, this, week, this morning, etc)

Present Perfect может употребляться для выражения действия, которое началось в прошлом и не закончилось к данному моменту, все еще продолжается.

Период действия обычно указывается с помощью слов for (в течение) или since (с, с тех пор как, с тех пор). В этом случае Present Perfect переводится на русский язык глаголом несовершенного вида: I have lived here since 1990. – я живу здесь с 1990 года.

**Определенный момент в прошлом (Past Perfect) или будущем (Future Perfect)** выражается обозначениями времени с предлогом by-к; by 3 o'clock yesterday, by 3 o'clock tomorrow, by the time he came (comes).

**Exercise1.** Give the main forms of the following irregular verbs: go, see, hear, show, write, read, make, take, have, be, meet, give, tell, say, speak, buy, build, spend, leave.

**Exercise2.** Make the sentences negative and interrogative.

1. She has read all the books in her library.
2. I have seen some of Shaw's plays.
3. Pete had graduated from the University by that time.
4. We shall have seen something by the evening
5. He will have come something of London by the week-end.
6. They will have come to the Crimea by July, 10.
7. She will have finished school by that time.
8. I have been to the cinema this week.
9. My sister has written me a letter.
10. We often had had rains here before you came.
11. My sister will have passed her exams by the end of January.
12. They will have finished their work before you return.
13. She will have written her course-paper by the end of the month.
14. I have already seen this play

### Exercise3.

#### A. Use the Present Perfect Tense.

**Model: I read this book (already).**

**I have already read this book.**

1. He gets up at 6 a. m. (just).
- 2.-We translate English texts every week, (already)
3. I see her every day. (today)
4. They pass the exams every year, (already)
5. I know him very well, (since 2000)

#### B. Use the Past Perfect Tense.

1. They finished their experiment, ( by o clock)
2. She typed the letter, ( by the time we returned)
3. He looked through the documents ( by o clock)
4. He had supper at 8 o clock, ( by that time)

#### C. Use the Future Perfect Tense.

1. I ll make dinner tomorrow, ( by the time my husband comes)
2. She typed the letter, ( by the time we returned)
3. He looked through the documents ( by 12 o clock)
4. He had supper at 8 o clock, ( by that time)

### Exercise4. Answer the questions.

1. Where have you studied before you entered the University? 2. Have you learnt the new words? 3. Has your brother learnt to drive a car? 4. Have you bought a new dictionary? 5. How many films have you seen this month? 6. What English books have you read this year? 7. Where has Ann gone? 8. Had you ever heard a word of spoken English before you went to England? 9. Had he got his scientific degree by the end of 1990? 10. Will you have come back before the new term begins?

### Exercise5. Put the verb in brackets into the Present, Past or Future perfect Tense.

1. I (to hear) of him ever since I was born.
2. By the time you arrived we (to leave).
3. The students (to know) the results of the examination by 3 o clock tomorrow .
4. By 5 o clock the Congress (to adopt) he draft program.
5. After they (to present) the draft of the Program, **long debate** took place.
6. I (to do) already all my lessons.
7. He (to reject) just our proposal.
8. Our family (to live) in this street since we got a new flat .

### Lesson 16.English Money





### **Read the text, translate and retell it.**

The official currency of the United Kingdom is the pound sterling's which is equal to one hundred pence.

The Bank of England issues silver and copper coins and banknotes, that is paper money.

Pounds sterling's, shillings and pence are widely used in England now.

It is known that English monetary system can cause some difficulty. The strangers when they come to England can't understand many things when they have to deal with English money.

Especially it concerns the people who have been used to the metric system.

Besides the pound sterling circulating in the form of the pound-note you will meet ten-shilling notes. Two ten-shilling notes make one-pound sterling. In addition to the £1 and 10s.notes there are also banknotes of £5,£10,£20 and of larger denominations.

Penny is a copper coin. Twelve of which make a shilling. Sometimes a penny is called «pence». It is a plural from a penny. There are the halfpenny (1/2d) and farthing. Halfpenny is in circulation too as well as farthing.

There are the halfpenny (1/2d) and farthing. Halfpenny is in circulation too as well as farthing.

Nowadays the shilling, the two-shilling piece, the half-crown, the sixpence, and a «three penny bit» are circulating in England.

The «gold» and «silver» coins are not now in circulation. However, historically Englishmen used to have gold sovereigns (£1) — a gold coin in one pound — and half-sovereigns — a gold coin in ten shillings — but these have not been made since 1917.

On the face of English banknotes one can read the denomination given both in figures and in words. The backs of English banknotes like many other banknotes feature portraits of different famous people: Isaac Newton, Duke of Wellington, William Shakespeare. English currency is worth than the American one.

### **Vocabulary**

equal	равный
issue	выпуск
copper	медь
coins	монеты
shillings	англ. монета
monetary	денежная
concerns	отношение, касательно
circulating	распространение

## Exercises

### I. Complete these sentences with following words:

*Currency, equal, issue, cause, banknotes, circulating, copper coins, circulation.*

1. The pound sterling's which is ..... to one hundred pence.
2. Pounds sterling's, shillings and pence are widely ..... in England now.
3. English monetary system can .... some difficulty.
4. Besides the pound sterling ..... in the form of the pound-note.
5. Penny is a.....
6. The «gold» and «silver» coins are not now in .....
7. On the face of .....one can read the denomination given both in figures and in words.
8. English ..... is worth than the American one.

### II. Find the answer to the following questions in the text:

1. What is the official currency of the UK?
2. What kind of currencies are used widely in the UK?
3. What is copper coin?
4. What is called “pence”?
5. What can you read on the face of English banknotes?
6. Is English currency worth than the American one?

### III. Retell the text.

## Lesson 17. American Money

### Read the text, translate and retell it.

In the USA the basic monetary unit is *dollar*. It is used also in Canada and some other countries. «Dollar area» is a region comprising the USA, Canada, and certain Latin-American countries (Mexico, Venezuela) in which the dollar is the form of exchange currency.

The American National Bank issues dollars and money of other denominations.

Besides the dollar, half-dollar and dime circulating in the USA you will meet *the nickel* — 5 cent coin, a short bit — a ten cent coin, a long bit — a fifteen cent coin, two bits — a twenty five cent coin.

*Cent*— one hundredth of a dollar — is a small coin of this value. It is used in the USA and Canada. *Dime* is a coin worth 10 cents, i.e. one-tenth of a dollar. It is also circulated in the USA and Canada.

Paper money is printed documents (e.g. a dollar, a bill) issued, by a government through banks and serving as currency.

Paper money and bank notes were widely spread in the late 18th and early 19th centuries. While the use of the metallic coinage can be traced back to more than 2000 years before the birth of Christ.

It is some difference between «a bank note» and «a bank bill». A bank note is a piece of paper money with the value printed on it. A bank bill is an American bank note. For example, a 10 dollar bill which Americans often term it as "tenner" There are large and small denomination banknotes.

In addition to the \$1 and \$2 notes there are also (bank) bills of \$5, \$10, \$20, \$50, \$100 and of larger denominations.

On the face of American dollars one can also see the portraits of the following famous persons:

*George Washington* (1732-1799), the first President of the United States of America, who gave his name to the capital of the country.

*Abraham Lincoln* (1809-1865) who was President from 1861 to 1865 after the war between the northern and southern states. It was he who proclaimed freedom of slave of the south.

*Alexander Hamilton* (1755-1804), a famous American statesman, who fought in the Independence War together with general George Washington. Later he became the first Secretary of the Treasury.

*Andrew Jackson* (1767-1845) who was President of the USA from 1829 to 1837.

*Benjamin Franklin* (1706-1790) a very popular public figure, writer, diplomat and scientist.

On the back of banknotes various famous buildings are featured, such as:

*Lincoln Monument*, one of the monuments in Washington,

*US Treasury Building* in Washington,

*White House*, house of every President, except George Washington, who only planned the capital of the USA,

*US Capitol*, which houses the Senate and the House of Representatives,

All the banknotes bear the words "*IN God We Trust*".

## **Vocabulary**

comprising	- включая
to serve	- обслуживать
widely spread	- широко распространялось
to trace	- следить, прослеживать
value	- ценность
denomination	- достоинство
to mention	- упоминать

## **Exercises**

### **I. True or Falls.**

1. In the USA the basic monetary unit is dollar.
2. The dollar is the form of exchange currency in England.
3. The American National Bank issues tenge and money of other denominations.
4. Cent— one hundredth of a dollar — is a small coin of this value.
5. Dime is a coin worth 50 cents.
6. Paper money is printed documents.

7. A bank bill is an English bank note.
8. *George Washington* the first President of the United States of America, who gave his name to the capital of the country.
9. *White House*, house of every Prime Minister.
10. All the banknotes bear the words “*IN God We Trust*”.

## II. Answer the following questions:

1. What is the basic monetary unit in the USA?
2. What is the form of exchange currency in the USA?
3. What can you say about cent and dime?
4. When were widely spread the paper money?
5. Is it some difference between «a bank note» and «a bank bill»?
6. What can you see on the face of American dollars?
7. And what can you see on the back of banknotes?

## III. Retell the text.

### Lesson 18. Special text. Read the text, translate and retell it.

#### PRICES AND TERMS OF DELIVERY

When sellers quote prices in their offers they usually state on what *terms*, at this *price*, they will deliver the goods. The price will certainly depend on the terms of delivery.

The most popular terms of delivery in foreign business transactions are:

- *fob (free on board)*
- *cif (cost, insurance and freight)*
- *c & f (cost and freight)*
- *for (free on rail)*

If the goods are offered on *fob* terms the price will practically include the cost of the goods and transportation expenses to the port of shipment.

If the goods are offered on *cif* terms the price will cover the cost of the goods, insurance expenses and freight or transportation expenses, to the port of destination.

If the goods are offered on *c & f* terms the price will cover the cost of the goods and freight to the port of destination.

If the goods are offered on *for* terms the price will include the cost of the goods and transportation expenses to the railway station only. These terms are similar to *fob* terms. The only difference is the mode of transportation. In case of *fob* terms the goods are transported by railway.

*Here are a few examples of how terms of delivery can be mentioned in offers:*

- *The price is USD 2,000.00 per ton fob New York.*
- *The quoted price is GBP 1,200.00 each cif Murmansk.*
- *We can offer the goods at the price of GBP 78.00 per metre c & f Liverpool.*
- *The goods are offered on a for basis.*

## Words

to quote	назначать
quotation	котировка
to depend	зависеть
to include	включать
cost	стоимость
expenses	расходы
port of shippers	порт погрузки
port of destination	назначения
to cover	компенсировать
to insure	страховать
insurance expense	расходы по страхованию
freight	фрахт
railway station	железнодорожная станция
similar	аналогичный, подобный
mode	способ
to ship	отгружать
shipment	отгрузка
shipper	грузоотправитель
board	борт
on board the ship	борт судна
to transport	перевозить
to mention	упоминать
per ton (kilo, metre)	за тонну (килограмм, метр)
per day (week, month)	за день (неделю, месяц)
per head	на человека

## Exercises

### I. Complete the sentences, as in the text:

1. When sellers quote prices in their offers they usually...
2. The price will certainly depend on...
3. The most popular terms of delivery in foreign business transactions are...
4. If the goods are offered on f o b terms the price...
5. If the goods are offered on cif terms the price...
6. If the goods are offered on c & f terms...
7. If the goods are offered on for terms...

### II. Translate into English:

1. Цена составляет 3 тыс. долл. США, фоб Рига.
2. Названная цена указана в английских фунтах стерлингов – 1300 за штуку сиф Одесса.
3. Мы можем предложить товар по 72 ф.ет. за метр на условиях каф Москва.
4. Товар предлагается на условиях франко железнодорожная станция.

### III. Retell the text.

## Lesson 19. Accounting. Bookkeepers, accountants and controllers

Read the text, translate and retell it.



**Bookkeepers** deal in taxes, cash flow, which include cash receipts and cash disbursements, sales, purchases and different business transactions of the company. Bookkeepers first record all the appropriate figures – in the books of original entry, or *Journals*. At the end of a period, usually a month, the totals of each book of original entry are posted into the proper page of the *Ledger*. The Ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, the bookkeepers prepares a *Trial Balance*. Trial Balance are usually drawn up every quarter.

The **accountant's** responsibility is to analyse and interpret the data Trial Balance.

The accountant is to determine the ways in which the business may grow in the future. No expansion or reorganization is planned without the help of the accountant. New products and advertising campaigns are also prepared with the help of the accountant is rather sophisticated.

Many accountants have special certificates after they pass examinations in Institute of Accountants. Certified accountants in England are called **chartered accountants**. In the USA the certified accountants are called **certified public accountants**. But it is not necessary to have a certificate practice accounting. Junior employees in large companies, for example, often practice accounting and then take the examination. The chief accounting officer of large company is the **Controller**, or **Comptroller**. Controllers are responsible for measuring the company's performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

### Vocabulary

bookkeeper	бухгалтер
chartered accountant	дипломированный бухгалтер,
certified public	дипломированный бухгалтер,
an accountant	аудитор
cash	наличные деньги, расчет
flow	поток (денег)
cash flow	денежный поток
receipts	денежные поступления
disbursement	выплата денег
appropriate	соответствующий
book	бухгалтерская книга
entry	бухгалтерская проводка
to post	переносить в главную книгу
ledger	главная книга
trial balance	пробный баланс
responsibility	ответственность
to interpret	толковать
data	данные
expansion	расширение
to advertise	рекламировать
advertising campaign	рекламная кампания
sophisticated	сложный

accounting	бухгалтерский учет
officer	должностное лицо
to measure	оценивать, определять
performance	деятельность, действие
executive	руководящий работник

## Exercises

### I. Read the following words paying attention to the *stress*:

'bookkeeper	'playwright
'taxpayer	'hardware
'waybill	'software
'railway	'turnover
'steamship	

### II. Complete as in the text:

1. Bookkeepers deal in.....
2. Bookkeepers first record.....
3. The Ledger shows.....
4. Trial Balances are drawn.....
5. The accountant's responsibility is.....
6. The accountant is to determine.....
7. Junior employees.....
8. Controller are responsible for...

### III. Retell the text.

## Lesson 20. Present ,Past .Future Perfect Tenses. Written Practice.

### Exercise 1. Open the brackets using the verbs in Present Perfect, translate the sentences:

1. He told me his name but. (to forget) it.
2. She (to start) a new job and she Likes it.
3. I (to meet) a lot of people in the last few days.
4. Everything is going well . We(not/to have) any problems so far.
5. We (never/to meet) Mr. Young and I m eager to get acquainted with him.
6. I(never/to be) to any English speaking country. But I do hope I' ll see many of them with English speaking country. But I do hope I'll see many of them with my own eyes.
7. They (not/to start) preparations for the holidays . I m afraid they re going to have some problems.

### Exercise 2. Complete and read the mini – dialogues:

- 1, \_ Where is Jim?  
-He s on holiday . gone to .....
- 2,-Has Jane returned from holiday?  
-She s bask home now. She s bask in about .....
- 3,-Is Sally Here?  
-No, she

**Exercise 3.** Imagine that your friend was planning to do all these things today. He has checked the things he has done so far. Say what he has already done and what he hasn't done yet;

call the travel agency

buy some bread

arrange to meet Sandra for dinner

make dinner reservations

do yesterday's homework

do today's homework

wash the car

fill the car with gas

write to parents

buy birthday card for Mom

read today's newspaper

watch the news on TV.

**Exercise 4. Translate into English:**

Г-н Лонг уже уехал из офиса. Она уже начала изучать немецкий язык. Мой друг прочитал несколько книг на испанском языке. Я думаю, его друзья уже прибыли в Париж. Я никогда не видел этого человека. Вы читали эту книгу? Он был когда-нибудь в Лондоне?

**Exercise 5. Translate the sentences:**

a. When he came home his wife had already prepared supper.

When I phoned him yesterday he had completed the work.

I last went to Rome last year. I had been there three times before. I did not know that he had been to this picture gallery many times.

b. Когда г-н Остен пришел утром на работу, секретарь уже напечатала все письма. Что вы успели сделать к 11 часам утра? Все знали что он никогда не был в этой стране. До 2001 г. он несколько раз был Швейцарии. Она была в Дании по делам фирмы?

**Exercise 6. Read the situations and write sentences from the words in brackets:** Last year he went to Denmark. It was his first time there.

(he/ not/ to be /there before). He had not / hadn't been there before.

She went back to her home town after many years. It wasn't the same as before. (it/to change /a lot). They invited Rachel to the party but she couldn't come. (she/to arrange /to do something else). I was very pleased to see Tom again after such a long time. (I/not/ to see /him for five years). A woman walked into the room. She was a complete stranger to me. (I/never/to see / her before)

**Exercise 8. Translate into English:**

Я позвоню в 5 часов. Я думаю, она уже уйдет. Когда она приедет в Москву, он уже улетит в Новосибирск. Боюсь, что к этому времени, они уже заключат контракт с другой фирмой. Я уверен, что до 12 февраля они нам ответят.

**Lesson 21. Sheets and Balances. Read the text, translate and retell it.**

From the Trial Balance, prepared by the bookkeeper, the accountant creates a Profit and Loss Statement and Balance Sheet.

A Profit and Loss Statement or a Profit and Loss Account, shows the income or loss of the company for the period. The Profit and Loss Statement is made only on the basis of those accounts of the Ledger which affect the profit and loss of the company. The Profit and Loss Statement may contain the following items:

- Sales
- Trading profit
- Depreciation
- Rent received
- Interest paid
- Profit before tax
- Tax
- Profit after tax
- Dividends
- Profit retained
- Earnings per share

The other accounts of the Ledger which reflect the assets, liabilities and capital of the firm, make up a Balance Sheet. This shows the net worth or book value of the company.

A Balance Sheet made up for Johnson and Co., a specimen company, may appear as follows:

<b>Balance Sheet</b>	
Johnson and Co.	
21 December, 2010	
<b>Assets</b>	
Cash	\$5500
Petty cash fund	100
Accounts Receivable	750
Notes Receivable	100
<hr/>	
<b>Inventory</b>	
Merchandise on hand	2080
Furniture and Fixtures	2750
<hr/>	
Total Assets	\$11280
<b>Liabilities</b>	
Accounts payable	800
Notes payable	500
<hr/>	
Total liabilities	1300
<b>Capital</b>	
Johnson Capital at Beginning	8000
Profit for the period	1980
Total capital	9980
<hr/>	
Total capital and liabilities	\$11280

The two sides of the Balance Sheet, that is **Total Assets** and **Total capital and liabilities** are always to be equal.

## Vocabulary

to create	создавать
loss	убыток
statement	отчет, расчет, выписка по счету
profit and loss	счет прибыли и убытков
balance sheet	бухгалтерский баланс
balance	остаток
to affect	влиять
depreciation	амортизация
rent	арендная плата
to reflect	отражать
assets	актив
liabilities	пассив
capital	капитал
petty cash	мелкие суммы
accounts receivable	счета дебиторов
accounts payable	счета кредиторов
note	вексель
notes receivable	векселя к получению
notes payable	векселя к платежу
inventory	запасы
merchandise	товары
merchandise on hand	наличные товары
furniture	мебель, обстановка

## Exercises

### I. Write down the Russian equivalents:

Balance  
Balance sheet  
Trading profit  
Depreciation  
Profit before tax  
Profit retained  
Assets  
Liabilities

### II. Write down the English equivalents:

Полученная арендная плата  
Выплаченные проценты  
Счета дебиторов  
Счета кредиторов  
Запасы  
Наличные товары  
Мебель и оборудование  
Актив  
Пассив

## Lesson 22. Working on special texts. Read the text, translate and retell it.

### TERMS OF PAYMENT

Offers usually state the terms on which the goods are to be paid or **terms of payment**.

Terms of payment usually mean the currency, time of payment, mode of payment and many details.

In foreign trade transactions various modes of payment are practiced, among which the most popular are as follows:

- By a banker's transfer
- By a letter of credit
- For collection
- By drafts
- On an open account

Sometimes mixed terms are practiced. That depends on the value of the good, volume of the goods, time of delivery and many other factors.

*Here is an example of how terms of payment can be stipulated in the offer for some expensive sophisticated equipment:*

We propose the following terms of payment:

1. Ten percent of the total sum should be paid in advance by telegraphic banker's transfer.
2. Fifty percent of the total sum should be paid by telegraphic banker's transfer within 30 days after your bank receives shipping documents/
3. Forty percent of the total sum should be paid by drafts at 90 days' sight.

#### Words

to practice	практиковать, применять
practice	практика, применение
to transfer	переводить
transfer	перевод
money transfer	денежный перевод
bank transfer	банковский перевод
to make a transfer	произвести перевода
letter of credit (сокр. l/c)	аккредитив
to collect	инкассировать, взимать
draft	тратта
to mix	смешивать
volume	объем количество
to stipulate	указывать
expensive	дорогой
sophisticated	сложный
within	в течение
You are to ship goods within 30 days.	Вы должны отгрузить товар в течение 30 дней

#### Exercises

##### I. Translate into Russian:

By banker's transfer

By a letter of credit  
For collection  
By drafts  
On an open account

## II. Insert the correct prepositions:

1. Offers usually state the terms ... which the goods are to be paid.
2. They also state the price ... which the goods are offered.
3. terms ... payment mean the currency, time ... payment, mode ... payment and many details.
4. Very often the goods are paid ... a banker's transfer.
5. Very often sellers prefer payment ... a letter of credit.
6. We often pay ... collection.

## III. Answer the following questions:

1. Do offers usually state terms of payment?
2. What particulars do terms of payment cover?
3. What terms of payment are practiced in foreign trade?
4. On what does the choice of terms of payment depend?
5. What example of terms of payment is quoted in the text?

## Lesson 23. SHARES AND STOCKS IN THE U.K.

### Read the text, translate and retell it.

The capital of a limited company is divided into *shares* which may be in units of various value, like 1 pound sterling or more, or of 0,50, 0,25, or of as little as 0,05. Shares are not divisible. Shares are of two main types:

- ordinary shares
- preference shares

Ordinary shares generally carry no fixed rate of dividend but receive a dividend dependent on the amount of net profit earned by the company. Preference shares generally carry a fixed rate of dividend which is payable before the dividend on the ordinary shares is paid.

There are some other types of shares. For example there are deferred ordinary shares which unlike ordinary shares carry a fixed rate of dividend.

There are a few types of preference shares. There are cumulative preference shares and participating preference shares, for instance. They give their holders additional privileges. Shares can be grouped into units of 100. These units are known as stocks. Stocks are usually quoted per 100 nominal value. Stocks, unlike shares, are divisible. It means that fractions of stocks can be bought and sold. There are

- *government stocks*
- *corporation stocks*
- *debentures etc.*

### Exercises

#### I. Translate into Russian:

shares  
ordinary share  
deferred ordinary share  
preference shares  
cumulative preference share  
participating preference share  
fixed rate  
to quote a stock

divisible  
stock  
government stock  
corporation stock  
debenture

## II. Translate the text into Russian.

## III. Retell the text.

### Lesson 24. Taxation. Read the text, translate and retell it.

#### Taxes in the UK

Individuals, partnerships and trusts pay *income tax* and *capital gains tax*. Companies pay *corporation taxes*.

Income tax and capital gains tax are charged for a tax year, sometimes called *fiscal year* or *year of assessment*. The tax year runs from 6 April to the following 5 April.

Corporation taxes are charged for a financial year which runs from 1 April to the following 31 March.

Companies generally pay corporation taxes nine months after the end of the accounting period.

Individuals usually pay taxes in two equal installments on 1 January and 1 July. Usually taxpayers are given 30 days to pay from the date of issue of an assessment.

Tax assessments are normally based on returns issued by the Board of Inland Revenue, often called the Inland Revenue or the IR, for completion by the taxpayer,

If the company or person believes the assessment is incorrect an appeal may be lodged against it. Appeals are made to either the General Commissioners or the Special Commissioners. The commissioners are completely independent of the Inland Revenue.

Employees pay taxes in a different way, When' an employee takes a new job he has to give his new employer his *P. 45*. This is a document which shows the employee's tax coding and the amount of tax he has paid so far in the tax year.

If an employee has no *P.45*. he is put on an *emergency* coding. This means he has to pay tax at the single rate until his *P.45*. is found or until the tax office clarify his tax position. When the position is clarified the employee receives a refund of any tax overpaid.

Employees are taxed under *PAYE system* which means *Pay as You Earn*.

Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

#### Vocabulary

Income tax	подоходный налог
corporation tax	налог с доходов корпораций
taxpayer	налогоплательщик
gain	увеличение, прирост
capital gains	прибыль от операций на фондовой бирже



fiscal	финансовый
assessment	начисленная сумма налога
installment	частичный взнос
returns	доход, поступление
inland	внутренний
revenue	доход
Board of inland Revenue	Департамент внутренних налогов и сборов
completion	заполнение(листа)
to lodge	подавать (жалобу)
emergency	аварийный, запасной
rate	ставка, тариф
to clarify	вносить ясность, уточнять
refund	возврат, возмещение

### I. Write down the Russian equivalents:

Board of Inland Revenue  
to lodge an appeal  
tax coding  
tax office  
tax year  
tax position  
to be put on an emergency coding  
to refund the tax overpaid  
to be taxed under PAYE system

### II. Find the English equivalents in the text:

налог на прибыль от деятельности на фондовой бирже. налог с доходов корпораций (фирм, организаций и других юридических лиц) . подоходный налог (с физических лиц) . налогоплательщик . финансовый год. отчетный период. ДОХОДЫ

### III. Complete the sentences with the following words:

*corporation taxes, income taxes, a tax year, financial, fiscal, assessment, installments*

1. Individual, partnerships and trust pay....
2. Income tax and capital gains tax are charged for....
3. A tax year is sometimes called .... year or year of...
4. Corporation taxes are charged for a.... year.
5. Individuals usually pay taxes in two ....
6. Companies pay ...

### III. Find the answers in the text:

1. When does a tax year start?
2. Do individuals or companies pay taxes for a year starting on this day?
3. Who pays corporation taxes?
4. When does a financial year start for them?
5. When do they pay corporation taxes?
6. When do employers pay taxes?

## Lesson 25. Value added tax (VAT)

### Translate the text and read the dialogue .

Value Added Tax (VAT) is a Government tax. At present the standard VAT rate is 17,5%. Everyone in Britain must pay VAT on almost everything they buy. VAT is usually incorporated in the price.

Visitors to Britain can reclaim the tax when they leave Britain and present the appropriate documents issued by the shop. Usually when they buy rather expensive things like furs, gold, hi-fi goods etc., they should wonder if the shop operates the VAT scheme.

One day during their stay in London one of the participants went shopping and came into a small jeweler's shop to buy a gold chain for his wife.

*Participant:* Excuse me, may I have a look at one of the chains displayed in the window?

*Shop assistant:* Certainly, sir. What number is it?

*Participant:* It's nine three five, over there.

*Shop assistance:* Just a minute.... Yes, here you are.

*Participant:* And how long is it?

*Shop assistance:* 25 inches, sir.

*Participant:* And how much is it in centimeters?

*Shop assistance:* Let me see... oh, here is the calculator... I should multiply it by two point five two. Oh, yes, sixty three.

*Participant:* Very good. Just the length I wanted to have. And how much is it?

*Shop assistance:* One hundred and ninety nine pounds.

*Participant:* Good. I'm buying it.

*Shop assistance:* ... Here is your box and the receipt please.

*Participant:* Excuse me, may I reclaim the VAT tax?

And where are you from?

*Participant:* From Russia.

*Shop assistance:* Just a minute, I'll consult the book. Yes, you are eligible to the reclaim. May I have your passport to fill in the form?

*Participant:* Here you are.

*Shop assistance:* Here is your passport and the form. Please fill in this sheet before you give it to the customs. How are you leaving? By plane?

*Participant:* Yes, by plane. And what should I do about this form?

*Shop assistance:* Fill in this sheet before you leave for the airport and have it stamped at the customs, at the airport. Then post it. In a month or so you will receive a cheque by post. Have it cashed at the bank stated, in Russia.

*Participant:* I see. Thank you very much,

*Shop assistance:* You are more than welcome.

### ***I. Answer the questions:***

1. Does VAT exist in most countries of the world?
2. Who pays VAT?
3. What taxes are payable in our country?

### **II. Complete as in the dialogue:**

It's nine three.....

And how much is.....

I should multiply it by.....

Just the length I wanted.....

One hundred and ninety nine.....

Excuse me, may I reclaim.....

May I have your passport.....

Please fill in this sheet before you give it.....

Fill in this sheet before you leave for the airport and.....

In a month or so you will receive.....

### **III, Make up dialogue between group mate.**

#### **Lesson 26. Present, Past, Perfect Continuous Tenses**

##### ***Exercise 1. Use the verbs in Present Perfect Continuous; read and translate the sentences:***

1. He ( *to visit* ) the plant for a week. I suppose he's leaving tomorrow.
2. They ( *to inspect* ) the equipment for two days. They'll sign the inspection report today.
3. It ( *to rain* ) since early morning. I hate it when it rains.
4. We ( *to wait* ) for the bus for 20 minutes. I don't know when it will come.
5. George ( *not/to feel* ) well recently. I'm very sorry that he hasn't been well.
6. Paul is very tired. He ( *to work* ) very hard. I wonder how long he has been working.
7. We always go to Sochi for holidays. We ( *to go* ) there for years.

##### ***Exercise 2. Read the situations and complete the sentences:***

*Ann began looking for a job six months ago. She's still trying to find a job.*

*She **has been trying to find a job** for six months.*

1. Mary started working in London on 18 January. She's still working there now. She ... since 18 January.
2. They started Spanish classes in December. He's still learning Spanish now. He ... since December.
3. Bill started English classes five years ago and he is learning English now. He ... for five years.
4. Maria passed her driving test in January. Then she started driving a car by herself. So she ... for a few months.
5. It started raining at nine. So it ... for a few hours.

##### ***Exercise 3. Translate into English:***

Сколько лет вы занимаетесь этим бизнесом? Мы торгуем с этой страной уже несколько лет. Г-н Томсон находится в Москве уже несколько недель. Как давно вы работаете здесь менеджером? Сколько времени она изучает английский язык? Она говорит свободно.

##### ***Exercise 4.***

###### ***a. Underline the verbs in Past Perfect Continuous and translate the sentences***

Ken gave up smoking two years ago. He had been smoking for thirty years.  
I was very tired when I came home. I'd been working hard all day.

At last the bus came. I'd been waiting for twenty minutes.  
It wasn't raining when we went out. The sun was shining. But I had been raining for a few hours.

We were good friends. We had known each other for years.

**b. Read the situations and complete the sentences:**

I had arranged to meet Tom in a restaurant. I ... ^for 20 minute when suddenly I realised I was in the wrong restaurant.

Nelly got a job in a factory. Five years later the factory clos< down. At the time the factory ..., Nelly ... there for five years

**c. This time make your own sentence:**

I got into the plane at three o'clock;...

**Exercise 5. Translate into English:**

Я позвонил ему вчера в 12 часов. Он был на переговорах. С уже целых два часа обсуждали новый контракт. Когда я приехал на завод, специалисты проводили испытание прибора уже несколько часов.

## **Lesson 27. The payroll of a company.**

**Read the text, translate and retell it.**

The list of people employed by a company is know by the *payroll*. The payroll is usually divided up as follows:

- Monthly-paid staff
- Weekly-paid staff
- hourly-paid staff

Office staff are either monthly or weekly paid an the money the get is called salaries, which are usually set.

Workers are either weekly or hourly paid and they get set wages.

Many companies often operate a bonus system for monthly and weekly-paid staff.

The bonus is usually paid against certain work done.

The amount of the bonus payment is worked out from the employees job cards.

Hourly-paid staff are usually on *the clock*. Under this system each worker has a clock number and a clock card by inserting it into what is literally a clock.

A device in the clock stamps the card with the time. At the end of each week the clock cards are collected by the timekeepers. The cards are checked and them passed on to the Wages Office. In the Wages Office the wages and overtime are calculated.

When monthly or weekly paid staff work over-time they are paid overtime.

Employees are sometimes paid in cash or by cheque. But direct payments into the employee's bank accounts are becoming more and more popular.

As a rule employees get pay advices for the paid period.

The advice states the earnings, all the deductions and the total amount payable. The deductions usually include National Health Insurance contributions.

### **Vocabulary**

Payroll	платежная ведомость
To pay	платить
Monthly-paid	оплачиваемый ежемесячно
Weekly-paid	оплачиваемый еженедельно
Hourly-paid	оплачиваемый,

Wages	зарплата (рабочих)
Compare: salary	зарплата (служащих)
Job	работа, труд
To insert	вставлять
Literal	буквальный
To stamp	штемпелевать
Timekeeper	табельщик
To check	проверять
To pass	передавать
Overtime	сверхурочное время
To calculate	подсчитывать
Advice	извещение
Earnings	заработок
Deduction	удержание, вычитание
contribution	вклад, взнос

## Exercises

### I. Write down the English equivalents:

платежная ведомость

почасовики

персонал с месячным окладом

персонал с понедельной оплатой

установленный оклад служащего

система бонуса

сверхурочные

табельщик

отметить карточку

доходы

вычеты

сумма к получению

### II. Answer the following questions:

1. On what time basis can different employees be paid?
2. What is the money paid to office staff and workers called?
3. On what time basis is bonus paid?
4. How does on the clock system operate?
5. Do employees sometimes work overtime&
6. How are they paid them?
7. In what ways can wages and salaries be paid?
8. What way of being paid would you prefer?

#### a) Sum up what the text said about:

- wages and salaries
- bonus payment
- on the clock system
- overtime
- the ways wages and salaries are paid

- pay advices

**b) Write down a few sentences describing:**

- Our bonus payment system
- Our overtime payment practice
- the ways wages and salaries are paid Russia

**c) Act out a few dialogues between a foreigner and a Russian, speaking about wages and salaries. The following may be of help:**

Excuse me, may I ask you a question?

I'm afraid I don't understand...

What do you mean by saying...

Could you give me an example?

**Lesson 28. Computer.**

**Application of computers**

Computers are getting deeper and deeper into our life. They are indispensable in space research, communication, medicine, metallurgy, light Industry, information technology and many other branches of industry.

Many countries have introduced computers into agriculture, education, transport and many others spheres.

Computers proving security and safety of various processes diagnose numerous cases and do a lot in monitoring different developments. In short they help to carry out increasingly complex tasks and their application sometimes helps to prevent disasters, tragedies and accidents.

Many people have a high degree of computer literacy. Computer games are also now very popular with children, you men and grows-ups.

Here is a short curious newspaper item about rather unexpected application of computers:

**Telltale computers**

The managements of some American schools have found an original application for computers. Now teachers simply feed into the memory of the machine names of the absentees and it begins to phone their parents and warn that their children have missed lessons.

The teachers and parents like the new system and only pupils fall out of favor with it.

**Words**

to apply	применять
application	применение
indispensable	необходимый
Space	космос
to research	исследовать
security	безопасность, охрана
safe	безопасный
Safety	безопасность
to monitor	отслеживать, контролировать
to carry out a task	выполнить задачу
to prevent	предотвращать
disaster	катастрофа

accident	несчастный случай
literacy	грамотность
curious	любопытный
telltale	ябедник, болтун
to feed	питать
to feed into the memory	заносить в память
to warn	предупреждать
to fall in love (favour) with	полюбить

## Exercises

### I. Complete as in the text:

1. Computers are getting deeper and ...into our life.
2. They are indispensable in .....
3. Many countries have introduced computers into agriculture.....
4. Computers provide security ...diagnose .....and do a lot in monitoring...
5. In short they help to carry out ...and their application sometimes helps to ....
6. Many people have a high decree .....
7. Computer games are also now.....

### II. Sum up what the texts said about the application of computers.

### III. Answer the following questions:

1. Did you find information of the newspaper rather curious?
2. Whose idea was it to use computers in this way?
3. Who liked and who disliked this idea?
4. And what is your attitude to this idea?
5. Could you offer a better idea?

### IV. Write out the definitions of following terms from the text:

1. Visible imports .....
2. GND .....
3. Balance of trade .....
4. Invisible imports .....
5. Balance of payments .....
6. a surplus .....
7. a deficit .....

### V. Underline the correct words in the brackets :

1. Goods sold other countries such as food car machines medicines books instruments cassettes discs and many others are (visible invisible) exports .
2. Services such as insurance freight tourism technical expertise medical operation and others sold to other countries are invisible ( imports exports ) .
3. The difference between total earnings of and its total expenditure is called its balance of ( payments trade )
4. The difference between a country's GNP and expenditure is visible export and expenditure for its visible imports is called its balance of (payment trade)

## Lesson 29. Various services of banks.

Read the text and translate it.

Banker's services cover an enormous range of activities today. A full list would include:

### *-Current account services*

They are extended to anyone whom banks regard as reliable. A new depositor should be recommended by his employer or should present a reference. If this proves satisfactory the bank will accept a deposit from him which will be entered in his current account.

A cheque book will then be issued free of charge. Once the customer has received his cheque book he may use the cheques to order the banker to pay out sums of money from his current account. Money is being paid into and paid out of the account as the customer finds convenient.

### *-Deposit account services*

Companies and individuals can deposit cash resources that are not needed at present. They can withdraw the money either any day they need it or after a certain period in case of time deposits.

### *-Savings account services*

It enables small savers to put money away for particular purposes, for example for holidays.

- Other services:
- foreign exchange
- foreign exchange transactions
- services in foreign trade payments
- discounting bills of exchange
- granting loans
- investment management services
- cash dispensers and automated teller machines
- safe custody
- economic information
- banker's credit cards
- and many others

## Vocabulary

service	услуга, обслуживание
current account	текущий счет
to extend	предоставлять
to regard	рассматривать
to prove satisfactory	оказываться удовлетворительным
charge	цена, сбор, начисление
to withdraw	изымать
savings account	сберегательный счет



### **I. Write down the Russian equivalents:**

current account  
a new depositor  
savings account  
cash dispensers  
safe custody

### **II. Complete the sentences with the following words:** free of charge, depositor, activities, employer

1. Banker's services cover an enormous range of ....., today.
2. A new ...., should be recommended by his .... or should present a reference.
3. A cheque book will then be issued.....

### **III. Retell the text.**

#### **Lesson 30. Opening an account.**

Here is a specimen talk in a Swiss bank:

**Cashier:** Good afternoon, sir.

**Man:** I'd like to open an account, please.

**Cashier:** Certainly, sir. Do you live in Geneva?

Well, we can open a current account with a cheque book for you as long as the initial sum is at least

**Man:** Yes. I'm at the Interpreters' School.

Are you a student?

**Man:** Yes.

**Cashier:** What sort of account would you like?

**Man:** A current account, I think.

**Cashier:** Have you got any large sums to deposit?

**Man:** No, only a thousand francs or so a month.

**Cashier:** Well, we can open a current account with a cheque book for you as long as the initial sum is at least three thousand francs. But I'd advise you in your case to take an account that gives you more interest, and which is more practical. We normally advise students to open deposit accounts.

**Man:** Can I take out money whenever I like?

**Cashier:** Yes. There are two or three types of account. They permit you to withdraw up to ten thousand francs a month.

**Man:** Can I receive money directly from abroad?

**Cashier:** Certainly.

**Man:** And can I withdraw at a branch office?

**Cashier:** Certainly, though it may be more convenient to open your account in our branch near the University.

**Man:** No, I live quite near here. Do you need a passport?

**Cashier:** Yes.

**Man:** I'm afraid I haven't got it on me. Will my student card do?

**Cashier:** No, I'm afraid not.

**Man:** I'll come back later, then.

**Cashier:** Very good, sir.

## Words

interpreter	переводчик
sort	вид, класс
Initial	первоначальный
to permit	позволять

## Exercises

### I. Answer the following questions:

1. Where did the talk take place?
2. Who were the participants?
3. Why did the young man come to the bank?
4. What did he learn?
5. Was he happy to be served in the bank, to your mind?

### II. Complete as in the dialogue:

1. I'd like to open...
2. What sort of account...
3. Have you got any large sums...
4. We can open a current account...
5. I'd advise you in your case to take an account...
6. We normally advise students to...
7. Can I take out money...
8. There are two or three...
9. They permit you to withdraw...
10. Can I receive money...
11. Can I withdraw at...
12. It may be more convenient...

### III. Read and reproduce the dialogue together with your group mate.

#### Lesson 31. Finance. Read and translate the text.

Finance is the provision of money at the time when it is needed. It is a system of monetary relations leading to formation, distribution and use of money in the process of its turnover between economic entities. The financial system is the network of institutions through which firms, households and units of government get the funds they need and put surplus to work.

Savers and borrowers are connected by financial intermediaries including banks, thrift institutions, insurance companies, pension funds, mutual funds, and finance companies.

Finance in an economic system comprises two parts: public finance and finance of economic entities. Public finance is the provision of money (by the community through taxes) to be spent by national and local government authorities on projects of national and local benefit. It is a collective term for the financial flows and also the financial institutions of the public sector.

Public finance has the following four functions: a) the provision of essential services; b) the encouragement or control of particular sectors of the economy; c) the implementation of social policy in respect of social services, and d) the encouragement of the growth of economy as a whole.

The major instrument of any financial system is the budget. In a market-oriented economy, the budget is the most important tool for achieving national priorities and goals through the allocation and distribution of resources, and the maintenance of a stable macroeconomic environment. The budget is an estimate of national revenue and expenditure for the ensuing fiscal year. When expenditure exceeds the revenue the budget has a deficit.

Revenue and expenditure forecasting is the most fundamental step in the process of budget preparation. Adequate planning of recurrent and capital expenditure depends critically on an accurate forecast of revenue availability. The determination of the expected overall deficit in the public sector and therefore the macroeconomic impact of fiscal policy requires accurate forecast of tax collection and expenditures.

In Russia, public finance is a sum of budgets of all levels of subjects of the Federation, extra budgetary and reserve funds.

An accurate revenue forecast is most critical at the federal level of government but it is also important for all subnational governments because over the last several years they have worked with increasingly autonomous budgets.

Budget preparation at the federal level involves a number of institutions. The Ministry of Finance (MoF) is the central coordinating institution in charge of compiling and presenting the budget. It has major inputs from<sup>2</sup> ministries in various sectors of the economy and the state tax bodies.

**Ex. 1. Answer these questions:**

1. What is finance and financial system?
2. What parts does finance comprise?
3. What functions does public finance perform?
4. What is a country's budget?
5. What does the process of budget preparation include?

**Ex. 2. Give derivatives of the following nouns:**

provision	distribution	finance	benefit
encouragement	growth	budget	estimate
determination	funds	spending	governance
practice	classification	independence	transfer

**Ex. 3. Find the English equivalents for the following Russian phrases:**

Предоставление финансовых средств; система денежных отношений; создание, распределение и использование денежных средств; оборот денежных средств между экономическими субъектами; сеть организаций; заставить излишние денежные средства работать; быть связанными финансовыми посредниками; включать две составные части; осуществление социальной политики; основной инструмент финансовой системы; расчет доходов и расходов; подготовка бюджета; планирование текущих и капитальных расходов; макроэкономическое воздействие на бюджетно-налоговую политику; работать в условиях все увеличивающейся автономии бюджетов; в подготовку бюджета вовлечен целый ряд организаций; отвечать за составление и представление бюджета.

## Lesson 32. Basic terms in foreign trade

### Read the text, translate and retell it.

Countries buy and sell various goods as well as various services. Goods bought from abroad, such as food, cars, machines, medicines, books and many others, are called **visible imports**. Goods sold abroad are called **visible exports**.

Services, such as insurance, freight, tourism, technical expertise and others, are called **invisible imports and invisible exports**.

The total amount of money a country makes including money from visible and invisible exports, for a certain period of time, usually for a year, is **Gross National Product**, or **GNP**.

The difference between a country's total earnings or GNR, and its total expenditure is called its **balance of payments**.

The difference between what a country receives for its visible exports and what it pays for its visible imports is its **balance of trade**. If a country sells more goods than it buys, it will have a **surplus**. If a country buys than it sells, it will have a **deficit**.

### Words

foreign	иностранный, внешний
medicine	медикаменты
visible	видимый
invisible	невидимый
abroad	за границу
freight	фрахтование, фрахт
expertise	экспертиза, знания
total	общий
gross national	валовой национальный
earnings	доходы, поступления
to balance	балансировать
balance	баланс, остаток
balance of payments	платежный баланс
balance of trade	торговый баланс
surplus	излишек, активное сальдо

### Exercises

#### I. Write down the Russian equivalents:

buy and sell various goods; goods bought from abroad; goods sold abroad; total amount of money; including money from; for a certain period of time; balance of payments; what a country receives; country sells more goods; country buys than it sells.

#### II. Prepare the report "The Foreign trade".

#### III. Retell the text.

## Lesson 33. Types of businesses in Kazakhstan

### Read the text, translate and retell it.

Forming Kazakhstan Legal Entity

Kazakhstan law recognizes, among others, the following types of legal entities:

- general partnerships;

- limited partnerships;
- limited liability partnerships;
- additional liability partnerships;
- joint stock companies.

However, only limited liability partnerships and joint stock companies are common.

The principal laws regulating legal entities are the Civil Code, the Law on Limited and Additional Liability Partnerships, and the Law on Joint Stock Companies.

The foundation documents of a Kazakhstani legal entity are the foundation agreement (where there is more than one founder) and the charter. In the foundation agreement, the parties (founders) undertake to create a legal entity, set out the scope of their joint activities and the objects of the legal entity, and define the terms and conditions for the transfer of their property, if any, to the ownership of the legal entity. The charter of a legal entity, among other things, must specify its name and address, the procedure for the formation and the competence of its managing bodies, reorganization provisions, and the procedure of its termination.

### Words

partnerships	товарищество
limited partnerships	ограниченная товарищество
limited liability partnerships	ограниченная ответственность товарищества
joint stock companies	общая доля акции
common	общее
the scope	предел, размах
property	должным образом

### I. Translate into Russian:

law recognizes; the following types of legal entities; additional liability partnerships; principal laws; the Civil Code; the foundation agreement; to create a legal entity; set out the scope of their joint activities; the objects of the legal entity; define the terms; the transfer of their property; to the ownership; the charter of a legal entity.

### II. Prepare the report about the types of businesses in our country.

### III. Retell the text.

## Lesson 34. Types of businesses in the UK

### Read the text, translate and retell it.

Most businesses in the United Kingdom operate in one of the following ways:

- sole trader
- partnership
- limited liability company
- branch of a foreign company.

The **sole trader** is the oldest form of business. There are many one-man owners, for example: a farmer, doctor, solicitor, estate agent, garage man, jobber, builder, hairdresser etc.

The **partnership** is a firm where there are a few partners. They are firms of solicitors, architects, auditors, management consultants etc. The names of all the partners of the firm are printed on the stationery of a partnership.

The most common type of company in the United Kingdom is the **limited liability company**. At the end of the name of such a company the word *Ltd.* is used. For example: *Wilson and Son Ltd.*

Many of such companies are *joint-stock companies* owned by *shareholders*.

Limited liability companies are divided into *public and private ones*. Only public companies may offer shares to the public at the stock exchange. The names of such companies end in *p.l.e.* which stands for *public limited company*. For instance: *John and Michael p.l.e.*

Private limited companies may not offer shares to the public. The names of such companies end simply in *Ltd.* A ***branch of a foreign company*** is a part of a company incorporated outside Great Britain but acting under the law of the UK. Usually these companies act in the UK under their normal foreign names.

### Vocabulary

sole	единственный
trade	торговля
to trade	торговать
partner	партнер, пайщик
partnership	товарищество
liability	ответственность
limited liability	ограниченная

### I. Translate into Russian:

Limited liability company	a company incorporated outside Great Britain
Joint stock limited liability company	a company registered in Great Britain
public limited liability company	a company acting under the British law
private limited liability company	a company acting under its normal foreign name
Ltd.	
p.l.c.	

### II. Sum up what the text says about:

- Sole traders
- Partnerships
- public limited companies
- private limited companies
- branches of foreign companies

### III. Answer the following questions :

1. What is the most common type of company in the UK?
2. Are all limited liability companies joint-stock companies?
3. To what sector of economy do all these companies and sole traders belong?
4. What two other sectors of economy does the figure show?
5. What can you say about the types of the following companies: Fine Furniture Ltd.  
General Foods p.l.c.

### IV. Retell the text.

### Types of businesses in the USA

## Read, translate and retell the text

Businesses in the USA may be organized as one of the following forms:

- Individual business
- General partnership
- Limited partnership
- Corporation
- Alien corporation

**An Individual business** is owned by one person.

**A General partnership** has got several owners. They all are liable for debts and they share in the profits.

**A limited partnership** has got at least one general owner and one or more other owners. They have only a limited investment and a limited liability.

**A corporation** is owned by persons, called stockholders. The stockholders usually have certificates showing the number of shares which they own. The stockholders elect a director or directors to operate the corporation. Most corporations are closed corporations, with only a few stockholders. Other corporations are owned by many stockholders who buy and sell their shares at will. Usually they have little interest in management of the corporations.

**Alien corporations** are corporations of foreign countries.

All the corporations are to receive their charters from the state authorities. The charters state all the powers of the corporation. Many corporations try to receive their charters from the authorities of the State of Delaware, though they operate in other states. They prefer the State of Delaware because the laws are liberal there and the taxation is rather low. Such corporations, which receive their charters from an outside state are called foreign corporations.

All the corporations require a certificate to do business in the state where they prefer to operate.

### Words

liable for	ответственный за...
to share	делить, участвовать
profit	прибыль
stockholder	акционер
authorities	власти
to state	указывать
power	возможность, полномочия
taxation	налогообложение
to require	требовать

### I. Translate into Russian:

General partnership; to be liable for debts; to share in the profits; Limited partnership; to have a limited investment; to receive their charters; to operate in other states; foreign corporations; to do business in the state.

### II. Find the English equivalents in the text:

1. Владельцы генеральных товариществ несут ответственность по долгам и участвуют в распределении прибыли.

- 2.Владельцы ограниченных товариществ делают ограниченные инвестиции и несут ограниченную ответственность.
- 3.Акционеры обычных корпорации мало интересуются вопросами управления корпорации.
- 4.Акционеры различных корпораций обычно имеют сертификаты, где указано количество акций, которое они имеют.
- 5.Большинство корпораций – корпорации закрытого типа с небольшим числом акционеров.
- 6.Корпорации должны получить регистрационные документы от властей штата.
- 7.Корпорации должны получить сертификаты в том штате, где они хотят функционировать.

### III. Retell the text.

## Lesson 35. Types of banks. Read the text, translate and retell it.

### WHAT IS A BANK?

Read the text and translate it.

In the broadest sense, a bank is a financial **intermediary** that performs one or more of the following functions: **safeguards** and **transfers** funds, lends or **facilitates** lending, guarantees **creditworthiness**, and exchanges money. These services are provided by such institutions as **commercial banks**, **central banks**, **savings banks**, **trust companies**, finance companies, life insurers, and investment bankers.

A narrower and more common definition of a bank is a financial intermediary that accepts, transfers, and, most important, creates **deposits**. This includes such **depository institutions** as central banks, commercial banks, **saving and loan associations**, and **mutual savings banks**.

Banks are most frequently organized in corporate form and are owned either by private individuals, governments, or a combination of private and government interests. Although noncorporate banks, that is, single **proprietorships** and **partnerships**, are found in other countries, since 1863 all **federally chartered banks** in the USA must be corporations. Only a few states permit formation of noncorporate banks. All countries **subject** their banks, however owned, to government regulation and supervision, normally **implemented** by central banking authorities.

### Words

intermediary – посредник

to safeguard – сохранять

to transfer – переводить

to facilitate – облегчать

creditworthiness – платежеспособность

savings bank – сберегательный банк

trust company – трастовая компания

investment banker – инвестиционный банкир

deposit – вклад клиента в кредитном учреждении в виде денег или ценных бумаг

depository institution – депозитное учреждение

savings and loan association – ссудно-сберегательная ассоциация (США)

mutual savings bank – взаимно-сберегательный банк (США)



corporate form – в виде корпораций

proprietorship – собственность

partnership – товарищество-ассоциация

federally chartered banks – коммерческие банки, зарегистрированные на федеральном уровне.

subject – подвергать

to implement – осуществлять

## Exercises

### I. Соответствие слова в левой колонке с их определениями в правой.

- |                  |   |
|------------------|---|
| 1. to facilitate | a. to hand over the possession to smb.          |
| 2. to safeguard  | b. to cause to undergo or experience; to expose |
| 3. to transfer   | c. to carry smth. into effect                   |
| 4. to subject    | d. to protect, to guard                         |
| 5. to implement  | e. to make easy, lessen the difficulty          |

### II. Укажите, в каком из приведенных значений данные слова употребляются в тексте.

- |              |  |
|--------------|--|
| 1. deposit   | a. money that is put or stored for safekeeping<br>b. part payment of money that is or will be owed<br>c. layer of solid matter left behind (often buried in the earth) after having been naturally accumulated |
| 2. trust     | a. assured reliance on smb. or smth.<br>b. responsibility<br>c. property held and managed by one or more persons for the benefit of another or others  |
| 3. chartered | a. established by charter<br>b. certified<br>c. hired, rented or leased  |

### III. Выразите согласие или несогласие со следующими утверждениями.

1. A trust company can be called a bank in the broadest sense of this word.
2. Investment bankers, life insurers and commercial banks are all depository institutions.
3. Banks are seldom organized in corporate form.
4. Banks are sometimes owned by a combination of private and government interests.
5. All federally chartered banks must be corporations since 1963.
6. No country has ever tried to regulate the activities of the banks.

### IV. Ответьте на вопросы.

1. What is a bank in the broadest sense of the word?
2. Who owns banks?
3. Where can we find noncorporate banks?
4. Do all countries subject their banks to government regulation and supervision?
5. How is government supervision implemented?

## Lesson 36. Test on Grammar.

### Test. 1 variant.

#### 1. Choose the right article:

There are ...lot of ...books in this shop.

- a) a, a b) the, a c) the, the d) a,... e)....,...

#### 2. Choose the right article:

I spent ...very interesting holiday in ...Kazakhstan.

- a) ....,... b) a,... c)the, the d)the, ... e)the, a

#### 3. Translate into English: “дикая природа”

- a) wild animals b) wilds c) wild nature d) wild natives e) nature wild

#### 4. Translate into English “разнообразие флоры и фауны”

- a) the diversity of flora and fauna b) flora and diversity c) flora and fauna various  
d) various flora and fauna e) the diversity of nature

#### 5. Complete the proverb: “ All that glitters is not...”

- a) eaten b) good c) beautiful d) gold e) glitters

#### 6. Translate the proverb: “Не суйся в воду не зная броду”

- a) Custom is a second nature b) Still waters run deep  
c) All that glitters is not gold d) Look before you leap e) Tastes differ

#### 7. Choose the right variant.

Nurjan ...this report by 6 o'clock tomorrow.

- a) will write b) will be writing c)will wrote d) will have written e) will be wrote

#### 8. Choose the right variant.

My sister ... in the garden at 6 o'clock yesterday.

- a) are working b) is working c) am working d) was working e) were working

#### 9. Choose the right variant .

“I remember ...a holiday in Japan when I was 14.

- a) spend b) spenting c) spendt d)spending e)spendins

#### 10.Choose the right variant for “четыреста тридцать три”

- a) four hundred thirty three b) four hundred and thirty three c) four hundred  
three

- d) four hundreds three three e) four hundred three third

#### 11.Choose the right variant to make an adjective. “Power”

- a) powerer b) powerness c) powerless d)powerful e)powerly

#### 12. Choose the right variant to make a noun. “Act”

- a)to act b) activitful c)action d)activate e)actfully

#### 13. Choose the right preposition.

“I was a long way ...my house and was missing a lot.

- a) on b) since c) from d) at e) by

#### 14. Choose the right preposition .

“Try to express sympathy...a person you are talking to”

- a) to b) with c) on d) after e) at

#### 15. Choose the right variant. “...is considered to be a bad habit.

- a) smoke b) smoked c) smoking d) smoken e)to smoke

#### 16. Choose the right variant.

**“Were ... people polite when you...to?” – “I wouldn’t say so”.**

- a) this, were speaking   b) those, were speaking   c) those, were speak   d) that, spoke  
e) these,   are speaking

**17. Choose the right variant. “...articles are very good,...?”**

- a) this, don’t they   b) that, do they   c) these, aren’t they   d) those, are they   e) that, were they

**18. Choose the right variant.**

**Our young generation ... any rules.**

- a) don’t follow   b) don’t follows   c) doesn’t follows   d) doesn’t follow   e) doesn’t followed

**19. Choose the right variant.**

**I will do it... I want you ...me.**

- a) me, trust   b) my , trusting   c) myself , to trust   d) his, to trust   e) mine, trusting

**20. Choose the right synonym. “to be fatigue”**

- a) to be hungry   b) to be angry   c) to be nervous   d) to be tired   e) to be cold

**21. Define the part of speech. “partnership”**

- a) preposition   b) adverb   c) noun   d) verb   e) adjective

**22. choose the antonym: fear**

- a) bravery   b) happy   c) fast   d) fatigue   e) hungry

**23. Choose the right variant.**

**...you were work harder if you were better paid?**

- a) will   b) would   c) did   d) can   e) ought

**24. Choose the right variant.**

**“ I prefer ... in the forest in summer.**

- a) walk   b) walked   c) walken   d) to walking   e) walking

**25. Choose the right modal verb.**

Children ... play with matches.

- a) must   b) mustn’t   c) can   d) can’t   e) needn’t

**26. Choose the right modal verb.**

They ...be tired. They’ve been traveling all night.

- a) must   b) can   c) should   d) may   e) ought

**27. Choose the right modal verb:**

**If I don’t study for the next test, I...fail it.**

- a) can   b) must   c) might   d) must be   e) ought to

**28. Choose the right modal verb:**

**We’ve got two hours left. We...leave yet.**

- a) must   b) needn’t   c) can’t   d) hadn’t   e) have

**29. Choose the right answer .**

**I’m not working tomorrow, so I...get up early.**

- a) had   b) haven’t   c) don’t have to   d) have not to   e) am to

**30. Choose the right answer .**

**If it ...cold, I’ll wear my heavy jacket.**

- a) will be   b) shall be   c) were   d) is   e) be

**Test.**

**2 variant.**

**Choose the right article:**

**1. ...lot of plants and animals are... same in many countries.**

) a,... b) the,... c)a, the d)....,...e)the, a

**2. Choose the right article:**

**It is going to be... fog and...cold weather all next week.**

a) ...,... b) a, a c) the,... d) a, a, e) the, the

**3. Your ... is the place where you were born.**

a) weather b) dream c) wealth d) motherland e) treasure

**4. Translate into English “бедствие окружающей среды “**

a) driving b) land leader c) environmental disaster d) ecological disaster e) land pollution

**5. Complete the proverb: “ Custom is a second ...**

a) life b) food c) nature d) school e) man

**6. Translate the saying: “Я знаю, что я ничего не знаю ”**

a) Custom is a second nature

b) Still waters run deep

c) All that glitters is not gold

d) Do as you would be done by

e) I know that I know nothing

**7. Choose the right variant. “They usually...to bed late ... night”.**

a) go, at b) sleep, in c) sing, at d) get up, up e) has, at

**8. Choose the right variant:“ Он никогда не был лучшим учеником в нашем классе”**

He ... the best pupil in our class.

a) are never been b) has never been c) have never been d) are e) never was

**9. Choose the right variant. “...you ... me the truth , please.**

a) could / speak b) would / says c) could/ tell d) would /give e) can/ told

**10. Choose the right modal verb.**

**The international partnership... very important for people.**

a) can are b) must is c) could be d) had be e) has be

**11. Choose the right variant We will finish our work in five minutes.**

a) Мы закончим работу в пять минут. b) Мы закончим работу через пять минутс) Мы закончили работу только что d) Мы закончили работу пять минут назад e) Мы закончили работу в течение пяти минут.

**12. Choose the right variant to make an adjective. “diplomacy”**

a) diplomat b) diplome c) diplomatic d) diplomatic e) diplomacialy

**13. Choose the right variant for “триста сорок шесть”**

a) three hundred and forty six b) three hundred forty six

c) three hundred forty sixth d) three hundreds sixteen e) three hundreds forty six

**14. Choose the right prefix. “understand”**

a) in b) im c) mis d) res e) un

**15. Choose the right suffix. Respect a) er b) fil c) imful d) ible e) able**

**16. Choose the right preposition.**

**“He was so nervous ...it. That’s why he did everything ...time**

a) for/of b) of/of c) about/for d) about/in e) on/in

**17 . Choose the right preposition. This dress is very beautiful. Try it...**

a) of b) on c) to d) into e) again

**18. Choose the synonym for “to destroy” :**

a) to push b) to be tired c) to ruin d) to run e) to jump

**19. Choose the synonym for “to diverse”:**

a) to retell b) pull down c) put down d) put out e) to vary

**20. Define the part of speech. “remake”**

a) preposition b) verb c) adverb d) participle e) adjective

**21. Choose the right variant. “независимость”**

a) dependance b) independents c) independence d) imdependence e) independes

**22. Choose the right modal verb.**

**Must I perform this action? - No, you ...**

a) must b) mustn't c) can't d) needn't e) ought

**23. Choose the right modal verb. If we go to town, I...do some shopping.**

a) should be b) will be able to c) is d) might e) needn't

**24. Choose the right modal verb.**

**Your younger brother ... go to the doctor. He looks pale.**

a) need b) can c) could d) mustn't e) should

**25. Choose the right modal verb.**

**I ...solve this problem at 3 o'clock. My friends are waiting for my decision .**

a) could b) is to c) might d) am to e) want to

**26. My jeans need ...**

a) wash b) washing c) to wash d) washed e) washes

**27. Choose the right answer. He said that Alex ... to Almaty.**

a) is b) was c) has gone d) had gone e) has been going

**28. Choose the right answer. “Did you see Ann?”, asked Dima.**

a) Dima asked did he see Ann

b) Dima asked he see Ann

c) Dima asked he saw Ann

d) Dima asked if he saw Ann

e) Dima asked if he had seen Ann

**29. Choose the right answer. At 5 o'clock yesterday he ... TV**

a) watched

b) was watched

c) was watching

d) had watched

e) had been watching

**30. Choose the right answer. I'm not going to leave Kazakhstan.**

a) so I b) so do me c) so I do d) neither I am e) neither am I

